



Macy's Account statement



Questions or lost/stolen card? Call Customer Service **1-866-593-2543**

Go to macy's.com/credit to manage and pay your account online.

RAHUL CHAKRABORTY
Account Number ending in **7848**

Summary of Account Activity

Previous Balance	\$0.00
Payments	-\$0.00
Other Credits	-\$0.00
Purchases/Other Debits	+\$498.67
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$498.67
Past Due Amount	\$0.00

Credit Limit	\$1,200.00
Available Credit	\$701.00
Statement Closing Date	12/17/2018
Next Statement Closing Date	01/17/2019
Days in Billing Cycle	31

Payment Information

New Balance	\$498.67
Minimum Payment Due	\$27.00
Payment Due Date	January 13, 2019

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$38.

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	2 years	\$653

If you would like information about credit counseling services, call 1-877-337-8187.

For phone payments, you authorize Department Stores National Bank to **electronically debit your specified bank account by an ACH transaction** in the amount and on such date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of page 1 within the timeframe disclosed to you on the phone.

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on your Statement Closing Date identified on your last statement, that payment will appear on your next statement.

Marketing offers included in this statement are intended for residents of the United States, its Territories, and Canada.



PLEASE SEE IMPORTANT INFORMATION ON REVERSE SIDE.

Page 1 of 6

This Account is Issued by Department Stores National Bank.



P.O. BOX 8058
MASON, OH 45040-8058

Your Statement Enclosed

Please return this slip with payment. Write account number on front of check. You can pay at any Macy's store, online at macy's.com/credit, or by mail.

Payments received by mail by 5:00 pm local time at the address shown below will be credited as of the date received.

Use reverse side for address changes.

Account Number ending in **7848**

Payment Due Date	January 13, 2019
New Balance	\$498.67
Minimum Payment Due	\$27.00

Amount Enclosed: \$

Make Check Payable to: Macy's
▼ Mail to address below ▼

Macy's
PO BOX 9001094
LOUISVILLE, KY 40290-1094

RAHUL CHAKRABORTY
2359 CHAMPION CT
RALEIGH, NC 27606-2080

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. There is no grace period on excluded promotional balances.

If you have a balance subject to a Special Event promotion and that promotion does not expire before the payment due date, that balance (an "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance. In addition, if you have a Club Plan balance, that balance (an "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance. However, you must still pay any separately required payment on the excluded promotional balance. In billing cycles in which payments are allocated to Special Event balances first, the Special Event balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, so long as you pay the New Balance (less any excluded promotional balance, plus any separately required payment on an excluded promotional balance) in full by the payment due date each billing cycle.

Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. We use a daily balance method (including current transactions) to calculate interest charges. However, if the letter A appears after the Annual Percentage Rate in the Interest Charge Calculation section, then we use an average daily balance method (including current transactions) to calculate interest charges.

To find out more information about the balance computation method for your account and how the resulting interest charges were determined, contact us at the Customer Service number on the front of this statement.

Other Account and Payment Information.

Payment Amount. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Mail Address shown in the Express Mail section.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your account number.

Document Production Fee. We may charge you a fee of \$3.00 per item if you request copies of previously provided records, such as Statements and sales checks. We will not charge you for documents produced in connection with a Billing Error investigation.

Payment Other Than By Mail.

- **In-Store.** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds.
- **Online.** Go to the URL on Page 1 of your statement to make a payment. For security reasons, you may not be able to pay your entire New Balance the first time you make a payment online. The payment cutoff time for Online Bill Payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.
- **AutoPay.** Go to the URL on Page 1 of your statement to enroll in AutoPay and have your payment amount automatically deducted on your due date each month from the account you choose.
- **Phone.** Call the phone number on Page 1 of your statement to make a payment. We may process your payment electronically after we verify your identity. The payment cutoff time for Phone Payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

ML - 9139-7700-0000 -A/- - 31 - N - D - 9 - - - 199304 /B/- - 0 - - 56 /C/- P - E - Y - 0 - N /D/- 0 - - - 0 - 0 - 0 - /E/- 12/31/99 - 09/01/18 - 3 - December 16, 2018 - November 16, 2018
N - - - /F/- 0 - - MY7B - V - D - D - - - - - /G/- - 0 - 0 - - - N

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NAME CHANGE		
ADDRESS CHANGE		
CITY	STATE	ZIP
CELL*	HOME*	
EMAIL**		

- **Express Mail.** Send payment by courier or express mail to: Attn: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213. Payment must be received in proper form at the proper address by 5 p.m. Eastern time to be credited as of that day. All payments received in proper form at the proper address after that time will be credited as of the next day.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Disputed Amounts. All communications concerning disputed amounts, including any check or other payment instrument in an amount less than the full amount due that you send to us marked "paid in full," or which you otherwise tender as full satisfaction of a disputed amount, must be sent to us at P.O. Box 8066, Mason, Ohio 45040.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we reported inaccurate information to a credit bureau write us at: Credit Bureau Dispute Verification, P.O. Box 8218, Mason, OH 45040.

Bankruptcy Notices. If you send any notice for bankruptcy purposes relating to this account, you must mail it to the following address: Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040.

Report a Lost or Stolen Card Immediately. Call the Customer Service number shown on page 1 of this statement. For TDD/TTY (Telecommunications Device for the Deaf) assistance, call 1-800-281-0820.

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: Department Stores National Bank, P.O. Box 8066, Mason, Ohio 45040. In your letter, give us the following information:

- Account information: Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Department Stores National Bank, P.O. Box 8066, Mason, OH 45040.

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.

T09856 MCY/BLM PL JAN16

***Phone:** By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

****Enter Email Address** If you provide your email address, you authorize 1) the account issuer for this account to contact you about your account and tell you about useful products and services; and 2) Macy's to email you information about receiving promotions, sales, special events and other offers.

pay your bill like magic.

Make a one-time payment or sign up for automatic payments on macy's.com. It's the quickest and most convenient way to pay your Macy's Card bills.

[Go to macy's.com/paybill for details.](http://macy's.com/paybill)

Macy's account transactions

Transaction Date	Description	Location	Amount
Nov 25	FASHION SHOES - OTHER SALES TAX RECEIPT TOTAL	MACYS.COM	\$19.99 \$1.45 \$21.44
Nov 25	NIKE - SHORTS SALES TAX RECEIPT TOTAL	MACYS.COM	\$15.00 \$1.09 \$16.09
Nov 27	COTY WOMENS FRAGRANCES - C.K. SAMPLER SALES TAX RECEIPT TOTAL	MACYS.COM	\$45.00 \$3.27 \$48.27
Nov 28	COTY WOMENS FRAGRANCES - C.K. SAMPLER COTY MENS - CK SAMPLER SALES TAX RECEIPT TOTAL	MACYS.COM	\$45.00 \$45.00 \$6.53 \$96.53
Nov 28	FASHION SHOES - NAUTICA MENS OUTERWEAR - HEAVYWEIGHT SALES TAX RECEIPT TOTAL	MACYS.COM	\$23.99 \$79.99 \$7.54 \$111.52
Nov 28	COTY MENS - BURBERRY BRIT BPI WOMENS FRAGRANCE - D&G LIGHT BLUE SALES TAX RECEIPT TOTAL	MACYS.COM	\$45.00 \$45.00 \$6.52 \$96.52
Dec 05	STYLE & CO MISSY - SNITS SALES TAX RECEIPT TOTAL	MACYS.COM	\$20.99 \$1.52 \$22.51
Dec 14	MENS OUTERWEAR - FAUX SALES TAX RECEIPT TOTAL	CRABTREE CENTER	\$79.99 \$5.80 \$85.79

Fees

Transaction Date	Description	Amount
	TOTAL FEES FOR THIS PERIOD	\$0.00

Interest Charged

Transaction Date	Description	Amount
	TOTAL INTEREST FOR THIS PERIOD	\$0.00

2018 Totals Year-to-Date	
Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$0.00

Activity and Promotions Detail

Original Promotion Trans Amount	Promotion Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
MACY'S ACCOUNT TRANSACTIONS									
REGULAR									
-	-	-	-	\$498.67	-	\$498.67	-	-	-
TOTAL		\$0.00	\$0.00	\$498.67	\$0.00	\$498.67	\$0.00	\$0.00	

Interest Charge Calculation

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
MACY'S ACCOUNT TRANSACTIONS			
REGULAR	27.24% (V)	\$0.00	\$0.00
(V) = Variable Rate			

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

★macy's star rewards | news

AL'S FAMILY FARMS EXCLUSIVE OFFER!

Macy's Cardholders get **FREE SHIPPING** on an **18 lb.** Deluxe Mega-Tray of **Florida's Indian River Citrus**. Choose **All Navel, Red Grapefruit or Navel & Grapefruit Mixed**. Regular Price: \$64.90. Special Introductory Price: **\$44.95 Delivered**.

Also includes a 3 oz. jar of Orange Blossom Honey, Strawberry Bon Bon Candies and 2 Chocolate-Covered Coconut Patties. Offer Ends 01/15/2019. Limit 2 per customer.

To order call: **1-866-663-3310** or visit AlsFamilyFarms.com/FREED8 Use Promo Code: **FREED8**.

Al's Family Farms is solely responsible for this offer and these products.



HELP MAKE A CHILD'S WISH COME TRUE!

Write your letter to Santa at Macy's and you're helping Make-A-Wish® give children the strength they need to fight a critical illness. Drop your letter in the big red letterbox, or send it online at macy's.com/believe and we'll donate \$1 to Make-A-Wish, up to \$1 million. #MacysBelieve



macy's

Make-A-Wish.



SANTA MAIL

PLS06

MACY'S EXCLUSIVE! FREE SHIPPING

on your first 18 lb. Mega-Tray® of

Florida HONEYBELLS!

Reg. Price \$67.90 **Introductory Price \$49.95 Delivered**

Mega-Tray® #BFL (All Honeybells)

Mega-Tray® #BGFL (Honeybells & Ruby Reds)

Call Toll Free:

866.663.3310

or visit:

AlsFamilyFarms.com/MacysD8

Use Coupon Code: **D8FREE**



**Al's
Family
Farms®**



Price includes standard delivery to the contiguous U.S. Limit 2 per customer. Cannot be combined with other offers. Ends 01/15/19. Al's Family Farms is solely responsible for this offer and these products.

*The USDA requires citrus shipments to AZ, CA, LA and TX contain fruit only, no candies or honey.

OAF08



Spread some cheer!

Give the perfect gift to everyone on your nice list.

Shop our 2018 holiday gift card collection at

macy's.com/giftcards

OGC33

★macy's star pass

25% OFF

any day you choose

on a wide selection of regular and sale items

Valid in-store only, now through January 31, 2019
with your Macy's Credit Card.

*Exclusions apply; see reverse for details.

my stylist
@★macy's

It's FUN, FAST & FREE!

Book your appointment with our personal stylist
service at macy's.com/mystylist or call 1-800-343-0121.

OSM04

★macy's star pass

\$15 OFF

your next purchase of \$40 or more

Valid in-store only, now through January 31, 2019
with your Macy's Credit Card.

*Exclusions apply; see reverse for details.

OGO15

teleflora.

USE YOUR MACY'S CREDIT CARD TO SEND FLOWERS!

SAVE 20%



**Visit teleflora.com/rose20 or call 1.800.967.6715
Promo code: ONVD20**

*Offer expires 1/13/2019. Excludes tax and service fees. Teleflora is solely responsible for this offer and these products and is not affiliated with Macy's Inc., Department Stores National Bank or any of their affiliates.

PTF16

Valid on a wide selection of regular, sale and clearance items.*

* **EXCLUDES ALL:** Deals of the Day, Doorbusters, Everyday Values (EDV), Last Act, Lowest Prices of the Season, Macy's Backstage, specials, Super Buys, The Market @ Macy's, athletic clothing/shoes/accessories, baby gear & socks, cosmetics/fragrances, designer handbags/jewelry/lingerie/shoes/sportswear/watches, furniture/mattresses/rugs/giftcards/gourmet foods, jewelry trunk shows, select leased & licensed depts., lighting, maternity, men's and women's premium denim, outdoor apparel/shoes, previous purchases, restaurants, services, kids' & baby shoes, small appliances, smart watches/jewelry, special orders, special purchases, sterling silver, men's surf & skate, select tech, toys, 8 Oak Lane, Anova, Apple Products, Barbour, Bow & Drape home items, Brahmin, Breville, Brian Atwood, Briggs & Riley, Brooks Brothers Red Fleece/dress shirts, COACH, Coravin, Crocs, Demeyere, Dickies, Dyson, Eileen Fisher SYSTEM, FitFlop, Fjällräven, Fox, Frye, Global Cutlery, Illume, John Varvatos, Johnston & Murphy, kate spade new york accessories/apparel, Kenneth Cole kids' shoes, KitchenAid Pro Line, Le Creuset, LEGO, LensCrafters, Levi's, Marc Jacobs, Mariano, Michael Kors/Michael Michael Kors, Michael Aram, Miyabi, Movado Bold, Nike on Field, Nike swim, NYDJ, Oriental Weavers, Original Penguin, Philips, Rimowa, Royal Copenhagen, Shun, simplehuman, Smeg, Sorel shoes, Spanx, Staub, Stuart Weitzman, S'well, Tag Heuer, Ted Baker, Teva, The North Face, Theory, Tommy Bahama, Tommy John, Tori Burch, Tumi, UGG®, Uttermost, Vans, Vietri, Vitamix, Wacoal, Woolrich men's shoes, Wüsthof & Zwilling J.A. Henckels cutlery; **PLUS, REGULAR-PRICED IN STORE:** bridge sportswear, china/crystal/silver, select contemporary apparel, designer shoes, sterling flatware, watches, Breitling, CeCe, select DKNY, Eileen Fisher, Karen Kane, Lacoste, select Lauren Ralph Lauren/Polo Ralph Lauren, Lladro, Michael Aram, Vera Wang Wedgwood & Vince Camuto apparel; Valid for Macy's Cardholders only. Must use Macy's card or Macy's Gift, Rewards or EZ Exchange Card & show Macy's Credit Card at time of purchase. Can't be combined with savings pass/coupon/extra discount/credit offer except opening new Macy's account. Can't be used as payment or credit on your account. \$ savings allocated as discounts off each eligible item, as shown on receipt. When you return an item, you forfeit savings allocated to that item. No cash value/may not be redeemed for cash. Purchase must be \$40 or more, exclusive of tax & delivery fees. **Excludes macy's.com.** Valid for a single purchase in-store.

All currency references are in U.S. Dollars.
Printed in the U.S.A.



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OR, TAKE 15% OFF fine & fashion jewelry, sale and clearance watches and select home items.

EXCLUDES ALL: Deals of the Day, Doorbusters, Everyday Values (EDV), Last Act, Lowest Prices of the Season, Macy's Backstage, specials, Super Buys, The Market @ Macy's, athletic clothing/shoes/accessories, baby gear & socks, cosmetics/fragrances, designer handbags/jewelry/lingerie/shoes/sportswear/watches, furniture/mattresses/rugs/giftcards/gourmet foods, jewelry trunk shows, select leased & licensed depts., lighting, maternity, men's and women's premium denim, outdoor apparel/shoes, previous purchases, restaurants, services, kids' & baby shoes, small appliances, smart watches/jewelry, special orders, special purchases, sterling silver, men's surf & skate, select tech, toys, 8 Oak Lane, Anova, Apple Products, Barbour, Bow & Drape home items, Brahmin, Breville, Brian Atwood, Briggs & Riley, Brooks Brothers Red Fleece/dress shirts, COACH, Coravin, Crocs, Demeyere, Dickies, Dyson, Eileen Fisher SYSTEM, FitFlop, Fjällräven, Fox, Frye, Global Cutlery, Illume, John Varvatos, Johnston & Murphy, kate spade new york accessories/apparel, Kenneth Cole kids' shoes, KitchenAid Pro Line, Le Creuset, LEGO, LensCrafters, Levi's, Lipault, Lladro, Magnolia Home, Marc Jacobs, Mariano, Michael Kors/Michael Michael Kors, Michael Aram, Miyabi, Movado Bold, Nike on Field, Nike swim, NYDJ, Oriental Weavers, Original Penguin, Philips, Rimowa, Royal Copenhagen, Shun, simplehuman, Smeg, Sorel shoes, Spanx, Staub, Stuart Weitzman, S'well, Tag Heuer, Ted Baker, Teva, The North Face, Theory, Tommy Bahama, Tommy John, Tori Burch, Tumi, UGG®, Uttermost, Vans, Vietri, Vitamix, Wacoal, Woolrich men's shoes, Wüsthof & Zwilling J.A. Henckels cutlery; **PLUS, REGULAR-PRICED IN STORE:** bridge sportswear, china/crystal/silver, select contemporary apparel, designer shoes, sterling flatware, watches, Breitling, CeCe, select DKNY, Eileen Fisher, Karen Kane, Lacoste, select Lauren Ralph Lauren/Polo Ralph Lauren, Lladro, Michael Aram, Vera Wang Wedgwood & Vince Camuto apparel; Valid for Macy's Cardholders only. Must use Macy's card or Macy's Gift, Rewards or EZ Exchange Card & show Macy's Credit Card at time of purchase. Can't be combined with savings pass/coupon/extra discount/credit offer except opening new Macy's account. Can't be used as payment or credit on your account. Extra Savings % applied to reduced prices. **Valid in-store any single day. Excludes macy's.com.**

Date of redemption _____
(Sales Associate: write in today's date)



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