



'TIS THE  
SEASON FOR  
*More  
Rewards*



*Sam's Club  
Mastercard*  
**CASH BACK  
REWARDS**

Use your Sam's Club® Mastercard®  
for all your holiday shopping.

The more you shop.  
The more you earn.\*

\*Subject to credit approval. See your Sam's Club® Mastercard® Reward Program terms for details. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® World Mastercard®

FARAZ DADGOSTARI  
Account Number ending in 5101

Statement Closing Date 12/03/2019

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary	
Previous Balance as of 11/04/2019	\$117.79
Payments	-117.79
Purchases/Debits	+522.58
New Balance as of 12/03/2019	\$522.58

AUTO-PAYMENT OF \$522.58 SCHEDULED FOR 12/26/19

Credit Limit	\$12,200
Available Credit	\$11,677
Cash Advance/Quick Cash Limit	\$2,440
Available Cash	\$2,440
Statement Closing Date	12/03/2019
Days in Billing Cycle	30

Visit [samsclub.com/credit](https://samsclub.com/credit) or Call 1-844-335-5919

Payment Information	
New Balance	\$522.58
Total Minimum Payment Due	\$28.00
Payment Due Date	12/26/2019

**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 \$39.00.

**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	2 years	\$663.00

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



Cash Earned Summary	
Prior Cash Back Balance	\$47.86
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$8.62
1% Earned on other purchases	\$2.36
= Current Cash Back Balance	\$58.84



**You have earned \$58.84**

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

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.



Account Number: xxxx xxxx xxxx 5101

Total Minimum Payment Due	Payment Due Date	New Balance
\$28.00	12/26/2019	\$522.58

AUTO-PAYMENT OF \$522.58 SCHEDULED FOR 12/26/19

\$

FARAZ DADGOSTARI  
2437 N BERKSHIRE RD  
CHARLOTTESVILLE VA 22901-2412

Make Payment to: SAM'S CLUB MC/SYNCB  
P.O. BOX 960013  
ORLANDO, FL 32896-0013



# Stay on top of things with Alerts.

Set up alerts and stay on top of your Sam's Club® credit card payments and spending.

**Here's how:**

1

Register or log in to your credit card account at [SamsClub.com/credit](https://SamsClub.com/credit)

2

Select "Services"

3

Choose either email or text alerts\*

 Payment Reminder

 Maximum Spend

 Spend Notification

\*Data and standard text message rates apply.

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FARAZ DADGOSTARI  
Account Number ending in 5101

Statement Closing Date 12/03/2019 Visit [samsclub.com/credit](https://samsclub.com/credit) or Call 1-844-335-5919

Transaction Summary					
Date					
Tran	Post	Transaction Reference #	Description	Amount	
11/12	11/12	55310209W0RJSYN6N	STATE FARM INSURANCE 8009566310 IL	\$79.83	
11/24	11/24	5541734A9TDA5913X	SPIRIT A 48702248594230 MIRAMAR FL	\$287.18	
		48702248594230	NAZEMI/NEDA		
		02/11/20 1 NK G O	RICHMOND ORLANDO		
		02/16/20 2 NK R O	ORLANDO RICHMOND		
11/24	11/24	5550036A82DZYDZ3T	SPIRIT TRAVEL GUARD 8008261300 WI	\$28.00	
11/26	11/26	7512238AA11DGDYVP	WWW.SWEETCARE.PT PORTO PT	\$127.57	
		- 11/26	EURO CURRENCY		
		- 11/26	115.72 X 1.10240235		
11/26	11/26	F146800AA00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	-\$117.79	
FEES					
TOTAL FEES FOR THIS PERIOD				\$0.00	
INTEREST CHARGED					
12/03	12/03		INTEREST CHARGE ON PURCHASES	\$0.00	
12/03	12/03		INTEREST CHARGE ON CASH ADVANCES	\$0.00	
TOTAL INTEREST FOR THIS PERIOD				\$0.00	

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$0.00
Total Interest Paid	\$0.00

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				(v) = variable rate
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$0.00	\$0.00
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

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, 18, 24 or 36 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 24.40%. 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.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.40% APR will apply. 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

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: [www.mastercard.com/corecredit-GTB](https://www.mastercard.com/corecredit-GTB)

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

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. For more information about the Sam's Club® Mastercard® Reward Program terms, log on to [www. SamsClubCredit.com](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

## Member News and Information

Payments for your Sam's Club® credit account can be made in Sam's Club or Walmart® locations using a personal check, cash or debit card. Payments can also be made online, over the phone or through the mail.

Payroll checks, balance transfer checks, money orders and other forms of payment which cannot be processed electronically are not accepted forms of payment.

Additionally, Walmart Credit Card accountholders will no longer be able to make payments on their Walmart credit card account in Sam's Club.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

# New Benefits for Enhanced Protection



Now your Sam's Club® World Mastercard® offers even more value and peace of mind.

## As a cardholder, these new Mastercard® enhancements are now available to you:



### Now Available - Cell Phone Protection

Cardholders receive \$1,000 in yearly coverage (\$600 max per claim, 2 claims per year) should your phone get stolen or need certain repairs. To activate coverage, simply pay for your mobile phone bill with your Sam's Club World Mastercard.<sup>1</sup>

### Now Available - Enhanced Mastercard® ID Theft Protection™



**Monitoring of your credit file** with one-bureau monitoring for changes and high-risk transactions that could indicate fraud.\*



**Alert Notifications** that are sent whenever suspicious activity is detected so that you can act fast to avoid damage. To activate this feature, visit [MastercardUS.IdProtectionOnline.com](https://MastercardUS.IdProtectionOnline.com).\*



**ID Theft Resolution** has now been upgraded to a **white-glove service**. Cardholders are now assigned a resolution specialist to help resolve ID theft problems.\*

<sup>1</sup>Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company. Policy provides secondary coverage only. Please see your Guide to Benefits for details, or call 1-800-MASTERCARD.

<sup>2</sup>This benefit is provided by Generali Global Assistance Inc. Certain terms, conditions and exclusions apply. Please see your Guide to Benefits for details, or call 1-800-MASTERCARD.

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