STACY A CHANDISINGH

Account Number: xxxx xxxx xxxx 5839 Statement Closing Date: 12/15/2019

synchrony

Previous Balance + New Purchases - Payments	\$1,481.47	
- Payments	Ψ1,-011	
·	\$0.00	
/ 0 12 5 0 4 12 / / /	\$52.00	
+/- Credits, Fees & Adjustments (net)	\$0.00	
+/- Interest Charge (net)	\$1,242.10	
New Balance \$2,671.5		

 Credit Limit
 \$7,000.00

 Available Credit
 \$4,328.00

 Days in Billing Period
 31

Pay online for free at: mysynchrony.com

For Synchrony Bank customer service or to report your card lost or stolen, call 1-866-396-8254.

Best times to call are Wednesday - Friday.

Payment Information				
New Balance	\$2,671.57			
Total Minimum Payment Due	\$95.00			
Payment Due Date	01/07/2020			

PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.

We may convert your payment into an electronic debit. See reverse side.

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: 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:

If you make no additional charges using this card and each month you pay		And you will end up paying an estimated total of
Only the minimum payment	14 years	\$7,700.00
\$113.00	3 years	\$4,082.00 (Savings = \$3,618.00)

If you would like information about credit counseling services, call 1-877-302-8797.

Promotional Purchase Summary					
Promotional Expiration Date	Promotional Balance	Billed Interest Charge	Tran Date	Description	Initial Purchase Amount
EXPIRED	\$2,671.57	\$1,242.10	06/01/2018	Deferred Interest/No Interest If Paid In Full	\$2,851.47

A summary of your promotional purchase is provided above.

If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date.

To make more than one payment see Make Payment To address or pay online at mysynchrony.com.

Fransactio	n Summary	'		
Tran Date	Post Date	Reference Number	Description	Amount
12/06/2019	12/06/2019	F907300AL00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	(\$52.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
12/15/2019	12/15/2019		INTEREST CHARGE ON PURCHASES	\$1,242.10
		TOTAL INTEREST FOR THIS PERIO		\$1,242.10
		2019 To	tals Year-to-Date	
		Total Fees Charged in 2019	\$0.00	
		Total Interest Charged in 2019	9 \$1,242.10	
		Total Interest Paid in 2019 \$0.00		

* 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.

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Total Minimum Payment Due	Payment Due Date	New Balance	Account Number
\$95.00	01/07/2020	\$2,671.57	xxxx xxxx xxxx 5839

Payment Enclosed : \$

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

STACY A CHANDISINGH 11521 172ND ST JAMAICA NY 11434-1843

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%	\$0.00	\$0.00		
Deferred Interest/No Interest If Paid In Full	EXPIRED	29.99%	\$2,671.66	\$1,242.10		

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") is **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, 12, 18, or 24 months.**

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

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.

PAGE 2 of 3

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\$95.00 WILL BE DEDUCTED FROM YOUR BANK ACCOUNT AND CREDITED

AS YOUR AUTOMATIC PAYMENT ON 01/07/20. THE AUTOMATIC

PAYMENT AMOUNT MAY BE REDUCED BY PAYMENTS, CREDITS AND/OR

RETURNS POSTED ON OR BEFORE THIS DATE.

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5302 CXH 1 7 12 191215 PAGE 3 of 3 9073 3400 FRJ9 OlDG5302