



New balance

Minimum payment due

Payment due date

\$1,053.70

\$29.00

02/02/2025

**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 of up to \$40.00 and your APRs may be increased up to the Penalty APR of 35.240%.

**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	5 years	\$1,605.00
\$39.00	3 years	\$1,400.00 (Savings = \$205.00)

For information about **credit counseling services**, call 1-877-302-8775.

Account summary

Previous balance as of 12/11/2024	\$510.98
Payments	- 3,065.95
Purchases & other debits	+ 3,608.67
<b>New balance as of 01/10/2025</b>	<b>\$1,053.70</b>

31 day billing cycle from 12/11/2024 to 01/10/2025

Payments must be received by 5pm ET on 02/02/2025 if mailed, or by 11:59pm ET on 02/02/2025 for online and phone payments.

**NOTICE:** We may convert your payment into an electronic debit. See reverse for details, billing rights and other important information.

Cashback Snapshot

Cashback Earned this Period

Current Cashback Balance

\$65.79

\$16.09

See Cashback Details for more info



Save a stamp, pay on-line.

Account Number

New balance

Minimum payment due

Payment due date

xxxx xxxx xxxx 6302

\$1,053.70

\$29.00

02/02/2025

For 24/7 access to your account, go to the PayPal app  
Pay bills • Review transactions • Check your balance

Amount enclosed

\$

TIMOTHY VOWELL  
435 POPLAR CORNER RD  
TRENTON TN 38382-9758

Make payment to: PAYPAL CREDIT SVCS/SYNCB  
PO BOX 71718  
PHILADELPHIA, PA 19176-1718

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 71726, Philadelphia, PA 19176-1726.** Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to the address listed on the remit portion of this statement or pay online.  
**Notice:** See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71725, Philadelphia, PA 19176-1725.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 669826, Dallas, TX 75266-0783 and not the Payment Address.**

**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 the Billing Inquiries Address of: Synchrony Bank, P.O. Box 71725, Philadelphia, PA 19176-1725

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: Synchrony Bank, P.O. Box 71725, Philadelphia, PA 19176-1725

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.

**Information About Payments:** You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment.

Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 71725, Philadelphia, PA 19176-1725.

**Credits To Your Account:** An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 71727, Philadelphia, PA 19176-1727. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**How We Calculate Interest**

**Daily Balance Method:** We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

We will not charge you any interest on purchases if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement. We will begin charging interest on cash advances on the transaction date. If balance transfers are made available to you, we will begin charging interest on balance transfers on the transaction date.

Contacting PayPal or its affiliate on this account, or filing a claim through any of PayPal or its affiliate's dispute resolution process will not result in an inquiry being placed with us regarding your account.

**Your Account is owned and serviced by Synchrony Bank.**

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O11L8640 - 03/10/23

**Bankruptcy Notice:** If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71783, Philadelphia, PA 19176-1783.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

\*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street Address City, State ZIP Phone # Email	_____	_____	_____	_____
		*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you	**Email Address

\*\*By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with the named retailer on this account.

Cashback Details

Previous Cash Rewards Balance	\$611.74
+ Cash Rewards Earned This Period	\$65.79
+ Bonus Cash Rewards Earned This Period	\$0.00
+/- Cash Rewards Adjusted This Period	\$0.00
- Cash Rewards Redeemed to your PayPal balance*	\$661.44
= Current Cash Rewards Balance	\$16.09

Earn 3% cash back when you check out with PayPal and choose PayPal Cashback World Mastercard® or PayPal Cashback Mastercard®, and earn 1.5% cash back on purchases everywhere else Mastercard is accepted.^ Check your Cash Rewards Balance and redeem to your PayPal balance\* anytime.

^Purchases subject to credit approval. See Rewards Program Terms for details and eligibility criteria.

\*Important information on redeeming Cash Rewards: You need to have a PayPal Balance account to transfer your Cash Rewards to your PayPal balance. If you do not have that account, you can transfer your Cash Rewards to your bank account or debit card linked to your account with PayPal.

Transaction details

Date	Reference #	Description	Amount
Payments			<b>-\$3,065.95</b>
12/13	8521853PQ01K1NKFQ	PAYMENT - THANK YOU	-\$948.85
12/19	8521853PJ01K7GT0R	PAYMENT - THANK YOU	-\$640.46
12/24	8521853PP01K9WSHL	PAYMENT - THANK YOU	-\$503.03
01/03	85218530301KHKE7L	PAYMENT - THANK YOU	-\$973.61
Purchases and Other Debits			<b>\$3,608.67</b>
12/10	8521853PA0121DBT6	PAYPAL PURCHASE SAN JOSE CA LOWES.COM	\$399.47
12/12	8230509PB000VZHQP	AMAZON MARK* ZR4SW0WP1 SEATTLE WA	\$38.40
12/13	8230509PD0002BGPP	AMAZON RETA* Z18880012 SEATTLE WA	\$54.86
12/13	8230509PQ000VAHWA	AMAZON RETA* ZX10P3JW1 SEATTLE WA	\$54.86
12/13	8230509PQ00144RVA	AMAZON MARK* ZX60J78K0 SEATTLE WA	\$72.42
12/14	2230379PD02AETD9T	MARATHON PETRO270330 TRENTON TN	\$31.65
12/14	8521853PE0120R159	PAYPAL PURCHASE SAN JOSE CA GOOGLE YOUTUBE	\$8.75
12/15	0541601PE43A4B4GN	WAL-MART #0120 HUMBOLDT TN	\$236.35
12/15	0543684PFEHTM0BXW	CLAIRE'S #5920 JACKSON TN	\$21.38
12/15	8521853PF01213ZT1	PAYPAL PURCHASE SAN JOSE CA PHOTOBUCKET	\$5.00
12/16	5543286PF5SMKMT82	AMZN MKTP US*Z12151C01 AMZN.COM/BILL WA	\$68.05
12/16	8521853PG01214E1M	PAYPAL PURCHASE SAN JOSE CA DISNEY PLUS	\$29.54
12/17	8230509PG000W77ZY	AMAZON MARK* Z19UU63Z1 SEATTLE WA	\$7.44
12/18	5543286PH5V6FWYW1	STRAIGHTTALK*SERVICES 877-430-2355 FL	\$50.16
12/18	2524780PH034TATMT	365 MARKET 888 432-32 TROY MI	\$7.92
12/18	2524780PH034TAT47	365 MARKET 888 432-32 TROY MI	\$1.70
12/18	2524780PH034TAT5G	365 MARKET 888 432-32 TROY MI	\$2.55
12/18	8521853PJ0120R1Q5	PAYPAL PURCHASE SAN JOSE CA GOOGLE YOUTUBE SUBSC	\$15.32
12/19	0543684PKBLJ450M6	WM SUPERCENTER #677 DYERSBURG TN	\$24.94
12/19	2524780PJ03AXVTYN	365 MARKET 888 432-32 TROY MI	\$2.55
12/20	5548382PL04SVHS3X	WAL-MART #0120 HUMBOLDT TN	\$132.41
12/21	5543286PL5W5X3QP3	GIBSON COUNTY WATER 731-855-0411 TN	\$40.89
12/21	5526352PM5GJFHXXWH	TEXAS ROADHOUSE #2649 JACKSON TN	\$51.73
12/21	5550037PL5GA8J1W7	SONIC DRIVE IN #2153 HUMBOLDT TN	\$16.55
12/21	5530959PM2QYRL8TO	MURPHY7295ATWALMART HUMBOLDT TN	\$21.40
12/22	5548382PN04WPJ4RB	WAL-MART #0120 HUMBOLDT TN	\$150.87
12/22	8230509PM001BP8ZH	AMAZON MARK* Z96W00KK0 SEATTLE WA	\$17.77
12/22	8521853PN0120GYAL	PAYPAL PURCHASE SAN JOSE CA PATREON INC MEMBERS	\$16.43

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Transaction details (Continued)

Date	Reference #	Description	Amount
12/23	0543684PPBLJKQG2A	WM SUPERCENTER #120 HUMBOLDT TN	\$69.60
12/24	0543684PRBLJ8HH50	WM SUPERCENTER #120 HUMBOLDT TN	\$94.23
12/24	0543684PRHESRBD4J	DOMINO'S 1400 TRENTON TN	\$82.51
12/24	1527021PP01DNR99Q	NETFLIX.COM LOS GATOS CA	\$16.96
12/25	5270487PR3EZGH0NP	STATE FARM INSURANCE BLOOMINGTON IL	\$78.56
12/25	5270487PR3EZH4YW3	STATE FARM INSURANCE BLOOMINGTON IL	\$51.01
12/25	8521853PT0120821L	PAYPAL PURCHASE SAN JOSE CA	\$2.18
		GOOGLE MUSTAFA AKKUZ	
12/25	8521853PT0120821Q	PAYPAL PURCHASE SAN JOSE CA	\$2.18
		GOOGLE MUSTAFA AKKUZ	
12/25	8521853PT01208214	PAYPAL PURCHASE SAN JOSE CA	\$3.28
		GOOGLE MUSTAFA AKKUZ	
12/26	8521853PS0120VL1W	PAYPAL PURCHASE SAN JOSE CA	\$13.14
		PATREON MEMBERSHIP	
12/27	8521853PW0120YFAV	PAYPAL PURCHASE SAN JOSE CA	\$82.72
		EYEBUYDIREC	
12/28	8521853PW0120S5YK	PAYPAL PURCHASE SAN JOSE CA	\$131.70
		PICMONKEY	
12/29	5548382PX05306KBB	WAL-MART #0120 HUMBOLDT TN	\$143.10
12/29	5530959PX2FYT5KP9	MURPHY7295ATWALMART HUMBOLDT TN	\$16.60
12/30	1527021PX00J15V62	FUBOTV INC 8444413826 NY	\$104.00
12/30	8230509PX001QNR4P	AMAZON MARK* ZP2OR06P2 SEATTLE WA	\$17.55
12/31	8230509PY00149BYY	AMAZON MARK* ZE7N32QN1 SEATTLE WA	\$7.67
12/31	8521853010120PYED	PAYPAL PURCHASE SAN JOSE CA	\$21.72
		STEAM GAMES	
01/01	8211755010007GG5V	HIDIVE SVC DICE TECH MELVILLE NY	\$6.56
01/01	8521853020120X6HM	PAYPAL PURCHASE SAN JOSE CA	\$16.34
		PATREON INC MEMBERS	
01/01	8521853020120X6H3	PAYPAL PURCHASE SAN JOSE CA	\$12.00
		NY TIMES NYTIMES DIS	
01/04	054368405HES9BWL7	UEP*KAMI RAMEN JACKSON TN	\$66.83
01/05	054368406BLHVPKG0	WM SUPERCENTER #120 HUMBOLDT TN	\$161.28
01/05	5530959062JP4S0XA	MURPHY7295ATWALMART HUMBOLDT TN	\$13.77
01/05	823050906000Q9BBB	DREAMING SPANISH SHERIDAN WY	\$8.00
01/05	526538405MPNF9204	GIBSON ELECTRIC MEMBER TRENTON TN	\$253.35
01/05	8521853060120R000	PAYPAL PURCHASE SAN JOSE CA	\$19.00
		TOPSTEPTRAD	
01/07	05416010743AQNXFJ	SAMSClub #6507 JACKSON TN	\$5.64
01/07	054368408BLHTHWK0	SAMS CLUB #6507 JACKSON TN	\$155.20
01/07	054368408BLHTHWRQ	SAMS CLUB #6507 JACKSON TN	\$212.65
01/07	823050907000YX1XT	AMAZON MARK* ZD33943R0 SEATTLE WA	\$57.80
01/09	051404809M83BRYHP	FOOD RITE TRENTON TN	\$22.88
01/09	5270824092L6GPD72	REPUBLIC SERVICES TRAS PHOENIX AZ	\$77.30
Total Fees Charged This Period			\$0.00
Total Interest Charged This Period			\$0.00
01/10		INTEREST CHARGE ON PURCHASES & BALANCE TRANSFERS	\$0.00
01/10		INTEREST CHARGE ON CASH ADVANCES	\$0.00

2025 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	(APR) Annual percentage rate	Balance subject to interest rate	Interest charge
Purchases & Balance Transfers	N/A	19.49% (v)	\$0.00	\$0.00
Cash advances	N/A	34.24% (v)	\$0.00	\$0.00

When is interest charged on my account?

If you make a purchase, generally, we charge interest from the day you make the purchase until you pay it in full.

- You can avoid interest on new purchases if you have no balance at the start of your billing cycle or you pay your balance in full each month.
- If you did not pay your balance in full in the prior billing cycle, interest will be calculated on your balance from the first day of the current billing cycle until we receive your payment in full, even if you pay your balance in full and on time and make no new charges in the current billing cycle. This interest, plus interest on that interest, will be reflected on your next billing statement.

If your account allows you to make a cash advance, we charge interest from the day you make a cash advance transaction until you pay that balance in full. You cannot avoid interest on this type of transaction or related fees.

## Cardholder news and information

If you are charged interest, the charge will never be less than the minimum interest charge disclosed in your terms and conditions. If you incurred interest less than this amount (please see above in the Interest Charge Calculation section) we will increase this charge to this amount.

Please be aware of a change that is being made to your account terms. We are clarifying the types of transactions deemed a cash advance and therefore subject to the cash advances APR and cash advances fee set forth in your PayPal Cashback Mastercard® or PayPal Cashback World Mastercard® Account Agreement (the "Account Agreement"). Specifically, a person-to-person money transfer (P2P) is a type of electronic or wire transfer and may be treated as a cash advance, similar to the purchase of other cash-like items. These changes will take effect immediately. The following language will rescind and replace the Cash Advances section within your Account Agreement:

**"Cash Advances.** We may offer you the opportunity to get a cash advance with convenience checks that we send you. We may not honor a convenience check for any reason stated on the check. You can also get cash or make a withdrawal from any institution or ATM that accepts the card or the account. In addition, we will treat any transaction classified as the purchase of certain cash-like items as cash advances. Cash-like items include for example, money orders, cashier's checks, traveler's checks, electronic or wire transfers (including, but not limited to, person-to-person money transfers (P2P)), foreign currency or other in-bank transactions, tax payments, lottery tickets or other legalized gambling transactions, court costs, bail bonds and fines.

We rely on third parties to send us the accurate classification of transactions, including certain transactions as purchases and others as cash advances, and this classification affects how the transaction is treated under the terms of this Agreement."

Balance Transfers may be referred to as Transfers.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at [www.syf.com](http://www.syf.com) under the 'Contact Us' page.

The Annual Percentage Rate (APR) for Purchases will apply to Balance Transfers if they are made available to you and the Balance Transfers are not subject to a promotional APR.

Did you know your 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](http://www.mastercard.com/corecredit-GTB).

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.

Looking for a more convenient due date? Call customer service at the phone number on your statement to determine if you are eligible and discuss available options.

