



New balance

Minimum payment due

Payment due date

\$186.87

\$29.00

07/02/2025

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 34.990%.

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	7 months	\$198.00

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

Account summary

Previous balance as of 05/10/2025	\$0.00	Credit limit	\$12,000
Payments	- 284.95	Available credit	\$11,813
Purchases & other debits	+ 471.82	Cash limit	\$2,400
		Available cash	\$2,400
New balance as of 06/09/2025	\$186.87		
31 day billing cycle from 05/10/2025 to 06/09/2025			

Cashback Snapshot

Cashback Earned this Period

Current Cashback Balance

\$11.15

\$19.54

See Cashback Details for more info

Cashback Details

Previous Cash Rewards Balance	\$8.39
+ Cash Rewards Earned This Period	\$11.15
+ Bonus Cash Rewards Earned This Period	\$0.00
+/- Cash Rewards Adjusted This Period	\$0.00
- Cash Rewards Redeemed to your PayPal balance*	\$0.00
= Current Cash Rewards Balance	\$19.54

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.



Save a stamp, pay on-line.

Account Number

New balance

Minimum payment due

Payment due date

xxxx xxxx xxxx 6302

\$186.87

\$29.00

07/02/2025

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/SYNCEB
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 by phone or pay online.
Pay by Phone: We may allow you to make payments over the phone but we may charge you a fee to make expedited phone payments. You will need to have your checking account information available. Please contact the Customer Service number on the front of this statement to utilize this payment option.
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 by mail after 5:00 p.m. (ET) on any day will be credited as of the next day. If you make a payment by phone or online before 11:59 p.m. (ET), we will credit it as of the date the payment is made. 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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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.

Transaction details

Date	Reference #	Description	Amount
Payments			-\$284.95
05/30	85218534R01PY1K0V	PAYMENT - THANK YOU	-\$284.95
Purchases and Other Debits			\$471.82
05/16	5543286485Y5K4TQX	STRAIGHTTALK*SERVICES 877-430-2355 FL	\$50.16
05/18	85218534B01208SQD	PAYPAL PURCHASE SAN JOSE CA GOOGLE YOUTUBE SUBSC	\$15.32
05/19	85218534Q0120SYPJ	PAYPAL PURCHASE SAN JOSE CA DOMINO'S 1400	\$23.03
05/21	85218534E0120AXKZ	PAYPAL PURCHASE SAN JOSE CA NY TIMES NYTIMES DIS	\$12.00
05/24	85218534H01208RBG	PAYPAL PURCHASE SAN JOSE CA IRACINGCOMM	\$20.98
05/24	85218534H01208RB8	PAYPAL PURCHASE SAN JOSE CA NETFLIX.COM	\$19.70
05/26	85218534K0120DR21	PAYPAL PURCHASE SAN JOSE CA PATREON MEMBERSHIP	\$13.14
05/28	52704874L68FYXZX4	STATE FARM INSURANCE BLOOMINGTON IL	\$51.01
05/28	52704874L68G6K17S	STATE FARM INSURANCE BLOOMINGTON IL	\$79.61
05/29	85218534N0120931Y	PAYPAL PURCHASE SAN JOSE CA SCHULTZ OPT	\$127.84
05/31	85218534R01207RHK	PAYPAL PURCHASE SAN JOSE CA PATREON MEMBERSHIP	\$1.50
06/01	82117554REHMHK5M2	HIDIVE SVC DICE TECH MELVILLE NY	\$6.56
06/01	85218534T0120HQ0R	PAYPAL PURCHASE SAN JOSE CA PATREON INC MEMBERS	\$3.29
06/01	85218534T0120HQ10	PAYPAL PURCHASE SAN JOSE CA PATREON MEMBERSHIP	\$13.05
06/05	82305094XEHMKAN1T	DREAMING SPANISH SHERIDAN WY	\$8.00
06/05	85218534X01204ZGN	PAYPAL PURCHASE SAN JOSE CA TOPSTEPTRAD	\$19.00
06/06	55483824Y09VL29FJ	WAL-MART #0677 DYERSBURG TN	\$5.45
06/07	85218534Z01209D8B	PAYPAL PURCHASE SAN JOSE CA GOOGLE YOUTUBE	\$2.18
Total Fees Charged This Period			\$0.00
Total Interest Charged This Period			\$0.00
06/09		INTEREST CHARGE ON PURCHASES & BALANCE TRANSFERS	\$0.00
06/09		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	19.24% (v)	\$0.00	\$0.00
Cash advances	N/A	33.99% (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.

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 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.

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.