



New balance

Minimum payment due

Payment due date

\$122.11

\$29.00

03/02/2025

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	5 months	\$127.00

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

Account summary

Previous balance as of 01/11/2025	\$1,053.70	Credit limit	\$12,000
Payments	- 2,372.18	Available credit	\$11,877
Purchases & other debits	+ 1,440.59	Cash limit	\$2,400
		Available cash	\$2,400
New balance as of 02/07/2025	\$122.11		
28 day billing cycle from 01/11/2025 to 02/07/2025			

Cashback Snapshot

Cashback Earned this Period

Current Cashback Balance

\$24.06

\$40.15

See Cashback Details for more info

Cashback Details

Previous Cash Rewards Balance	\$16.09
+ Cash Rewards Earned This Period	\$24.06
+ 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	\$40.15

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

\$122.11

\$29.00

03/02/2025

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

Amount enclosed

\$

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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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			-\$2,372.18
01/10	85218530Q01KSW3ZN	PAYMENT - THANK YOU	-\$953.52
01/19	85218530K01L48BHN	PAYMENT - THANK YOU	-\$325.57
01/22	85218530P01L89L4E	PAYMENT - THANK YOU	-\$699.67
01/30	85218530Y01LED9D7	PAYMENT - THANK YOU	-\$220.18
02/04	85218531401LL408S	PAYMENT - THANK YOU	-\$173.24
Purchases and Other Debits			\$1,440.59
01/12	05436840DBLHX2TY4	WM SUPERCENTER #120 HUMBOLDT TN	\$117.97
01/12	55309590D2MHQH5BK	MURPHY7295ATWALMART HUMBOLDT TN	\$22.72
01/14	85218530F0120R2DW	PAYPAL PURCHASE SAN JOSE CA PHOTOBUCKET	\$5.00
01/16	85218530H0120F61A	PAYPAL PURCHASE SAN JOSE CA DISNEY PLUS	\$29.54
01/17	55432860H61DKH194	STRAIGHTTALK*SERVICES 877-430-2355 FL	\$50.16
01/17	25247800H02XEPXAG	365 MARKET 888 432-32 TROY MI	\$2.55
01/18	05436840KEHWA4DH9	WENDYS 12344 LEXINGTON TN	\$33.54
01/18	05140480JM83QPHP7	FOOD RITE TRENTON TN	\$9.28
01/18	25247800J032PHD45	365 MARKET 888 432-32 TROY MI	\$2.55
01/18	55309590K2R1XH2FS	MURPHY7295ATWALMART HUMBOLDT TN	\$31.68
01/18	85218530K0120P1ME	PAYPAL PURCHASE SAN JOSE CA GOOGLE YOUTUBE SUBSC	\$15.32
01/19	55483820L05MK9PYD	WAL-MART #0120 HUMBOLDT TN	\$208.01
01/19	82305090K00198Z4S	AMAZON MARK* ZG70K1L60 SEATTLE WA	\$10.96
01/19	82305090K00199HSY	AMAZON MARK* Z53DQ1XV1 SEATTLE WA	\$14.40
01/20	55432860L62H30YXR	AMZN MKTP US*Z56H258H1 AMZN.COM/BILL WA	\$329.24
01/21	55432860M62J1ZV FY	GIBSON COUNTY WATER 731-855-0411 TN	\$42.14
01/21	82305090M0012K6WF	AMAZON RETA* ZC57C8ED2 SEATTLE WA	\$44.30
01/24	55432860R63ELZLE2	NETFLIX.COM NETFLIX.COM CA	\$16.96
01/25	52704870T4096FE47	STATE FARM INSURANCE BLOOMINGTON IL	\$79.64
01/25	52704870T4097SZE9	STATE FARM INSURANCE BLOOMINGTON IL	\$51.01
01/25	85218530S0120E77M	PAYPAL PURCHASE SAN JOSE CA GOOGLE WAGOBATI	\$5.48
01/26	82305090V0000R0DN	AMAZON MARK* ZC59C73Z0 SEATTLE WA	\$9.65
01/26	85218530V0120MLEN	PAYPAL PURCHASE SAN JOSE CA PATREON MEMBERSHIP	\$13.14
01/29	85218530Y0120L68P	PAYPAL PURCHASE SAN JOSE CA NY TIMES NYTIMES DIS	\$12.00
01/29	85218530Y0120L699	PAYPAL PURCHASE SAN JOSE CA PATREON MEMBERSHIP	\$1.50
01/30	15270210Y00F02KK2	FUBOTV INC 8444413826 NY	\$104.00
02/01	152702110016SBJTD	OCULUS *ZXTLBHLN72 MENLO PARK CA	\$32.84
02/01	821175510000AG5GM	HIDIVE SVC DICE TECH MELVILLE NY	\$6.56
02/01	8521853110120V01K	PAYPAL PURCHASE SAN JOSE CA PATREON INC MEMBERS	\$16.34
02/03	823050912001HM1FP	AMAZON MARK* Z76AU11G0 SEATTLE WA	\$7.98
02/03	85218531301216NPD	PAYPAL PURCHASE SAN JOSE CA DOMINO'S 1400	\$46.86
02/05	8230509140018TQJ8	AMAZON MARK* AS5T39UP3 SEATTLE WA	\$8.45
02/05	823050915000DK26W	DREAMING SPANISH SHERIDAN WY	\$8.00
02/05	8521853150120LMB6	PAYPAL PURCHASE SAN JOSE CA TOPSTEPTRAD	\$19.00
02/06	15270211500HYYG18	OCULUS *VGVFDJ4P72 MENLO PARK CA	\$31.82
Total Fees Charged This Period			\$0.00
Total Interest Charged This Period			\$0.00
02/07		INTEREST CHARGE ON PURCHASES & BALANCE TRANSFERS	\$0.00

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Transaction details (Continued)

Date	Reference #	Description	Amount
02/07		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.

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 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.