

## The JCPenney Gold / Platinum Credit Card Program

The JCPenney Gold / Platinum Credit Card program offers special benefits exclusively for JCPenney Gold / Platinum Credit Cardmembers, including a passbook with special offers, discounts and savings events.

You must spend \$500 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Gold Status. Spend \$1,000 or more on merchandise or services at JCPenney Stores or jcp.com with your JCPenney credit card in a calendar year to earn or maintain JCPenney Platinum Status. Please allow up to 2 billing cycles for your JCPenney Gold / Platinum Status to apply after meeting applicable threshold. Cardmember benefits are subject to change or cancellation at any time without notice. If your account is not in good standing and/or you no longer meet our criteria, you may be ineligible for the JCPenney Gold / Platinum Program and/or unable to take advantage of JCPenney Gold / Platinum promotions. The JCPenney Gold / Platinum benefits are available only while you are a resident of the 50 United States and PR. The JCPenney Gold / Platinum program is provided by Synchrony Bank.

**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 payments that may be due.  
**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 965064, Orlando, FL 32896-5064.  
**Your Account is owned and serviced by Synchrony Bank.**

**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 965009, Orlando, FL 32896-5009. Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to P.O. Box 960090, Orlando, FL 32896-0090 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 965008, Orlando, FL 32896-5008.

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 530945, Atlanta, GA 30353-0945 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 965008, Orlando, FL 32896-5008

Or, complete and email or fax the Dispute Form found at: [www.jcp.com/credit](http://www.jcp.com/credit).

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 (or electronically) at:

Synchrony Bank

Box 965008, Orlando, FL 32896-5008

([www.jcp.com/credit](http://www.jcp.com/credit))

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, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. Under ordinary circumstances, any payments made at a JCPenney Store will be credited as of the day you make such a payment. Alternatively you may make your payment online at the website address shown on your billing statement, provided you make your payment in U.S. dollars from a bank located in the U.S.

**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 965008, Orlando, FL 32896-5008.

**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 965007, Orlando, FL 32896-5007. 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.

### Balance Subject To Interest Charge Calculation

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

**B.** The same as Method A, except unpaid Interest Charges are not included in the beginning balance.

**C.** The same as Method A, except new Purchases are not included in the daily balance.

**D.** The same as Method C, except unpaid Interest Charges are not included in the beginning balance.

**E. (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. Balance Type on the face of this statement refers to the following payment method: R=Regular Charge; M=Major Purchase Charge; C=Commercial.

You can request to receive statements in Spanish by calling Customer Service number at 1-800-542-0800.

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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.

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	<hr/>	
<input type="checkbox"/>	City, State	<hr/>	
<input type="checkbox"/>	ZIP	<hr/>	
<input type="checkbox"/>	Phone #	<hr/>	
<input type="checkbox"/>	Email	<hr/>	
	*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 JCPenney so you can receive special offers and updates.