



Zero Fraud Liability
gives you *peace of mind.*

Your Sam's Club® credit card offers Zero Fraud Liability so you won't be held responsible for unauthorized transactions.*

*Unauthorized use does not include charges by a person to whom you have given authority to use your account or card, and you will be liable for all use by such person.

Sam's Club® Credit

JOSEPH PILCH
Account Number ending in 6520

Statement Closing Date 10/09/2019

Visit samsclub.com/credit or Call 1-800-964-1917

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

Account Summary

Previous Balance as of 09/09/2019	\$0.00
Purchases/Debits	+681.53
New Balance as of 10/09/2019	\$681.53
Credit Limit	\$2,800
Available Credit	\$2,118
Cash Advance/Quick Cash Limit	\$560
Available Cash	\$560
Statement Closing Date	10/09/2019
Days in Billing Cycle	31

Payment Information

New Balance	\$681.53
Total Minimum Payment Due	\$28.00
Payment Due Date	11/01/2019

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: 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	3 years	\$959.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
09/17	09/17		P9277008601D8W2YA	SAMS CLUB.COM 006279 BENTONVILLE AR MERCHANDISE/CONSUMABLES	\$599.89
09/17	09/17		P9277008601D8Y0LY	SAMS CLUB.COM 006279 BENTONVILLE AR MERCHANDISE/CONSUMABLES	\$81.64
				FEES	
				TOTAL FEES FOR THIS PERIOD	\$0.00

(Continued on next page)

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.



Account Number: xxxx xxxx xxxx 6520

Total Minimum Payment Due	Payment Due Date	New Balance
\$28.00	11/01/2019	\$681.53

Save a stamp, pay on-line.

\$

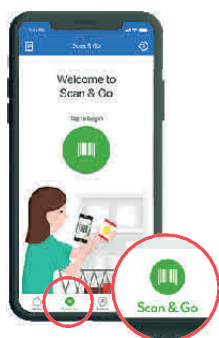


JOSEPH PILCH
15309 BRIAR LN
OAK FOREST IL 60452-1906

Make Payment to: SAM'S CLUB/SYNCHRONY BANK
PO BOX 530942
ATLANTA, GA 30353-0942



Scan & Go, a faster, more convenient way to shop at Sam's Club®



Here's how:

- 1 Download the Sam's Club App and select Scan & Go
- 2 Scan items and pay with your Sam's Club® Credit Card*
- 3 Skip the checkout line



Visit [SamsClub.com/scanandgo](https://www.samsclub.com/scanandgo) for more details.

*Subject to credit approval.

Scan & Go has a \$750 pre-tax, pre-instant savings, per transaction limit. Scan & Go exclusions apply.

Sam's Club® Credit

JOSEPH PILCH
Account Number ending in 6520

Statement Closing Date 10/09/2019

Visit [samsclub.com/credit](https://www.samsclub.com/credit) or Call 1-800-964-1917

Transaction Summary (Continued)

Tran	Date	Post	Transaction Reference #	Description	Amount
				INTEREST CHARGED	
10/09	10/09			INTEREST CHARGE ON PURCHASES	\$0.00
10/09	10/09			INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD	\$0.00

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$65.00
Total Interest Charged	\$46.55
Total Interest Paid	\$46.55

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge	Balance Method
Regular Purchases	N/A	24.90% (v)	\$0.00	\$0.00	2D
Cash Advances / Quick Cash	N/A	24.90% (v)	\$0.00	\$0.00	2D

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

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.

Member News and Information

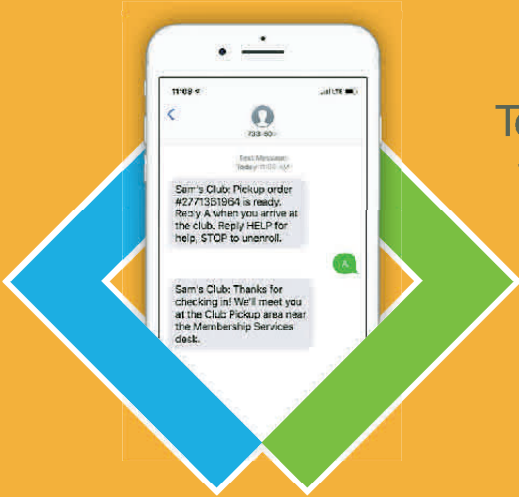
Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



Club Pickup

It's simple and fast with new text alerts



Text to check in and pickup your Club Pickup orders.

Your Club Pickup order is ready!



Shop online anytime

with your Sam's Club® Credit Card.*
Select items marked "Pick up in Club"***



Use the Sam's Club app

to place your order. Opt in to receive text order alerts† during the checkout process.



Simply type "A" when you arrive at the Club to pick up your order.

**Visit [SamsClub.com/clubpickup](https://www.samsclub.com/clubpickup) or your local Sam's Club for additional information on Sam's Club Pickup.



Download the Sam's Club app today.



*Subject to credit approval.

†Data and standard text message rates apply.

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