Your JCPenney Card statement has changed.

JCPenney Every Day Matters

Cardmember Name
Account Number: XXX XXX XXX XX

Visit us at jcp.com/credit
Customer Service: 1-XXX-XXX-XXXX
Write: P.O. Box 981131 El Paso TX 79998-1131

Summary of Account Activity

Previous Balance	$XXX.XX
- Payments	$XXX.XX
- Other Credits	$XX.XX
+ Purchases/Debits	$XXX.XX
+ Credit Insurance	$X.XX
+ Interest Charged	**$XXX.XX**
New Balance	**$X,XXX.XX**
Credit Limit	$X,XXX.XX
Available Credit	$XXX.XX
Statement Closing Date	MM/DD/YYYY
Days in Billing Cycle	30

1

Payment Information

New Balance	$X,XXX.XX
Minimum Payment This Period	$XX.XX
Total Minimum Payment Due	XX.XX
Payment Due Date	MM/DD/YYYY

2

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to $39.00 and your APRs may be increased up to a Penalty APR of 29.99%.

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	XX years	$X,XXX.XX
$XX.XX	X years	$X,XXX.XX (Savings=$X,XXX.XX)

If you would like information about credit counseling services, call 1-800-NNN-NNNN.

Notice of Changes to Your Interest Rates

3

You have triggered the Penalty APR of XX.XX%. This change will impact your account as follows:

Transactions made after MM/DD/YY: As of MM/DD/YY, the Penalty APR will apply to these transactions. The Penalty APR will apply indefinitely unless you make all required payments by the payment due date for six consecutive billing periods.

Transactions made on or before MM/DD/YY: Current rates will continue to apply to these transactions. However, if you become more than 60 days late on your account, the Penalty APR will apply to those transactions as well.

Important Changes to Your Account Terms

4

The following is a summary of changes that are being made to your account terms. You have the right to opt out of these changes. For more detailed information, please refer to the insert enclosed with this statement.

These changes will impact your account as follows:

Transactions made after MM/DD/YY: As of MM/DD/YY, any changes to APRs described below will apply to these transactions.

Transactions made on or before MM/DD/YY: Current APRs will continue to apply to these transactions.

If you are already being charged a higher Penalty APR for purchases: In this case, any changes to APRs described below will not go into effect at this time. These changes will go into effect when the Penalty APR no longer applies to your account.

PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.

NOTICE: Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO GEMB.

GET THE NEW MEN'S CATALOG.
CHECK BOX, LOGON TO JCP.COM
OR CALL 1-800-222-6161
& ORDER TA001-3847
[ ] (1384)

5

Account Number: 123 456 789 01

Total Minimum Payment Due	Payment Due Date	New Balance
$XX.XX	MM/DD/YY	$X,XXX.XX

FILL IN TOTAL PAID $ ☐☐☐☐☐.☐☐

New address or email? Print changes on back.

Cardmember Name
1234 Main Street
Anytown, GA 12345

P.O. Box 960090
Orlando, FL 32896-0090

Promotional Purchases

6

The applicable terms for your promotional purchases are below. NO INTEREST promotions are not assessed interest charges during the promotional period. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
MM/DD/YY	$300.00 Reg No Interest With Min Pay	$X.XX	$XXX.XX	XX/XX/XX

Transaction Summary

7

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
MM/DD	5884186PS0388W6YM		Store #1	$X.XX
MM/DD	05444000060ZLV72VL		Store #2	$X.XX
MM/DD	55541860705RDYD0X	R	Store #3	$X.XX
MM/DD	554328608008W90M0	R	Store #4	$XXX.XX
			Reg No Interest With Min Pay	
MM/DD	054830709LYMRPT4L	R	Store #5	$X.XX
MM/DD	854338203FS8000Z5	R	Payment Thank You	($XXX.XX)
			Fees	
			Minimum Interest Charge	$X.XX
			TOTAL FEES FOR THIS PERIOD	**$X.XX**
			Interest Charged	
			Interest Charge on Purchases	$X.XX
			TOTAL INTEREST FOR THIS PERIOD	**$X.XX**

2010 Totals Year-to-Date	
Total fees charged in 2010	$XX.XX
Total Interest charged in 2010	$XX.XX

NOTE: YOU HAVE A PROMOTIONAL PURCHASE EXPIRING THIS MONTH. SEE PROMOTIONAL PURCHASE SUMMARY FOR DETAILS.

Interest Charge Calculation

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

8

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge	Balance Method
Current Transactions					
Regular		XX.XX%	$NNN.NN	$N.NN	E
Major	MM/DD/YY	XX.XX%	$NNN.NN	$N.NN	E
Reg No Interest With Min Pay	MM/DD/YY	XX.XX%	$NNN.NN	$N.NN	E
Transactions on or before MM/DD/YYYY					
Regular	N/A	XX.XX%	$NNN.NN	$N.NN	E
Major	MM/DD/YY	XX.XX%	$NNN.NN	$N.NN	E
Reg No Interest With Min Pay	MM/DD/YY	XX.XX%	$NNN.NN	$N.NN	E
Transactions on or before MM/DD/YYYY					
Regular	N/A	XX.XX%	$NNN.NN	$N.NN	E
Major	MM/DD/YY	XX.XX%	$NNN.NN	$N.NN	E
Reg No Interest With Min Pay	MM/DD/YY	XX.XX%	$NNN.NN	$N.NN	E

Cardmember News & Information

9

Please Note: Enclosed is the Privacy Policy for this account. Please take a moment to read it, then keep it with other financial documents. If you have previously exercised your choice under the Policy, you do not need to do so again.

Cardmember Benefits & Information

10

JCP REWARDS Earn $10 Rewards month after month. Sign up for your free membership. Go to jcprewards.com

1. **Summary of Account Activity**
   This section lists your Previous Balance and summarizes the activity that makes up your New Balance. You can also check your available credit and credit limit.
2. **Payment Information**
   Here you'll find your New Balance, Total Minimum Payment Due and Payment Due Date. This section also contains information on paying down your account balance.
3. **Notice of Changes to Your Interest Rates**
   Provides detail on changes to your Interest Rate. This section will only display if it is applicable to your account.
4. **Important Changes to Your Account Terms**
   Provides detail on changes to your Account Terms. This section will only display if it is applicable to your account.
5. **Payment Coupon**
   Return this coupon with your payment in the enclosed envelope. Be sure to mail your payment early so that it is received before the due date.
6. **Promotional Purchases**
   Here you'll find a summary of promotional purchases made in the current and prior billing periods when promotional terms were offered.
7. **Transaction Summary**
   This section provides a chronological list of your purchases, credits, payments, and other transactions, as well as the fees and interest charges for the current billing period. This section also provides a summary of year-to-date fees and interest charges on your account.
8. **Interest Charge Calculation**
   Review interest rates and interest charges that apply to balances on your account.
9. **Cardmember News & Information**
   Watch this section for important account information.
10. **Cardmember Benefits & Information**
    This is another place you'll learn about special news, offers and promotions just for cardmembers!