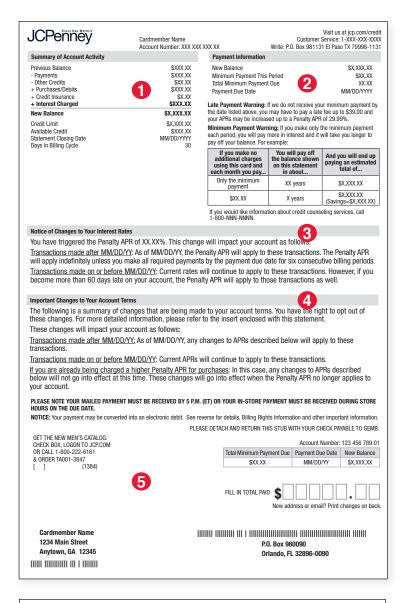
# Your JCPenney Card statement has changed.



#### Promotional Purchases The applicable terms for your promotional period. For each promotional purchase, sta 6 below. NO INTEREST promotions are not assessed interest charges during the promotional period. For each promotional purchase, sta 6 become terms will apply to any remaining balance after the Expiration Date. Accrued Interest Charges \$300.00 Reg No Interest With Min Pay MM/DD/YY \$X.XX \$XXX.XX XX/XX/XX Tran Date MM/DD Reference Number Description of Transaction or Credit 5884186PS0388W6YM \$X.XX \$X.XX MM/DD 0544400060ZLV72VL MM/DD SXXX.XX Reg No Interest With Min Pay Store #5 MM/DD 054830709LYMRPT4L Payment Thank You (\$XXX.XX) Minimum Interest Charge TOTAL FEES FOR THIS PERIOD Interest Charged 2010 Totals Year-to-Date Total fees charged in 2010 Total Interest charged in 2010 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 Type of Balance Regular Major Reg No Interest With Min Pay 8 Transactions on or before MM/DD/YYYY Regular Major Reg No Interest With Min Pay \$NNN.NN \$NNN.NN \$NNN.NN Reserve with other financial documents. If you have Cardmember News & Information Please Note: Enclosed is the Privacy Policy for this account. Please take a moment to read it, then previously exercised your choice under the Policy, you do not need to do so again. 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!