



'TIS THE SEASON FOR

More Rewards



# Sam's Club Mastercard CASH BACK REWARDS

Use your Sam's Club® Mastercard® for all your holiday shopping.

The more you shop.  
The more you earn.\*

\*Subject to credit approval. See your Sam's Club® Mastercard® Reward Program terms for details. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

## Sam's Club® Mastercard®

**JOSEPH PILCH**  
Account Number ending in 9374

### Statement Closing Date 12/15/2019

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

<b>Previous Balance</b> as of 11/15/2019	<b>\$63.24</b>
Other Credits	-15.90
Purchases/Debits	+614.59
Fees Charged	+39.00
Interest Charges	+14.27

**New Balance** as of 12/15/2019 **\$715.20**

Credit Limit	\$3,000
Available Credit	\$2,284
Cash Advance/Quick Cash Limit	\$600
Available Cash	\$600
Statement Closing Date	12/15/2019
Days in Billing Cycle	31

Visit [samsclub.com/credit](http://samsclub.com/credit) or Call 1-866-220-0254

#### Payment Information

<b>New Balance</b>	<b>\$715.20</b>
<b>Amount Past Due</b>	<b>\$39.00</b>
<b>Total Minimum</b>	
<b>Payment Due</b>	<b>\$100.00</b>
<b>Payment Due Date</b>	<b>01/07/2020</b>

**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 ...
<b>Only the minimum payment</b>	<b>21 months</b>	<b>\$870.00</b>

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

#### Cash Earned Summary

Prior Cash Back Balance	\$0.43
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$6.15
= Current Cash Back Balance	\$0.00



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

**NOTICE: We may convert your payment into an electronic debit. See reverse side for details, Billing Rights and other important information.**

Detach and mail this portion with your check. Do not include any correspondence with your check.



Account Number: xxxx xxxx xxxx 9374

Total Minimum Payment Due	Amount Past Due	Payment Due Date	New Balance
\$100.00	\$39.00	01/07/2020	\$715.20

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.

JOSEPH PILCH  
15309 BRIAR LN  
OAK FOREST IL 60452-1906

Make Payment to: SAM'S CLUB MC/SYNCB  
P.O. BOX 960013  
ORLANDO, FL 32896-0013



# Stay on top of things with Alerts.

Set up alerts and stay on top of your Sam's Club® credit card payments and spending.

### Here's how:

- 1 Register or log in to your credit card account at [SamsClub.com/credit](https://SamsClub.com/credit)
- 2 Select "Services"
- 3 Choose either email or text alerts\*



Payment Reminder



Maximum Spend



Spend Notification

\*Data and standard text message rates apply.

## Sam's Club® Mastercard®

**JOSEPH PILCH**  
Account Number ending in 9374

Statement Closing Date 12/15/2019

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### Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
11/13	11/15		85213339Z01ESPZ0R	SAMS CLUB.COM 006279 BENTONVILLE AR MERCHANDISE/CONSUMABLES	\$614.59
12/02	12/02		F146800AG000LF336	REFUND OF LATE FEES	-\$15.90
<b>FEES</b>					
12/07	12/07			LATE FEE	\$39.00
<b>TOTAL FEES FOR THIS PERIOD</b>					<b>\$39.00</b>
<b>INTEREST CHARGED</b>					
12/15	12/15			INTEREST CHARGE ON PURCHASES	\$14.27
12/15	12/15			INTEREST CHARGE ON CASH ADVANCES	\$0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>					<b>\$14.27</b>

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$49.95
Total Interest Charged	\$14.27
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	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$688.79	\$14.27
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

### 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 24.40%. 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 24.40% 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

**YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.**

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](https://www.mastercard.com/corecredit-GTB).

This is a duplicate courtesy copy of your most recent billing statement. You can still view and pay your electronic statement online.

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.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to [www.SamsClubCredit.com](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

## Member News and Information

Payments for your Sam's Club® credit account can be made in Sam's Club or Walmart® locations using a personal check, cash or debit card. Payments can also be made online, over the phone or through the mail. Payroll checks, balance transfer checks, money orders and other forms of payment which cannot be processed electronically are not accepted forms of payment. Additionally, Walmart Credit Card accountholders will no longer be able to make payments on their Walmart credit card account in Sam's Club.

# New Benefits for Enhanced Protection



Now your Sam's Club® Mastercard® offers even more value and peace of mind.



## ID Theft Protection

As a cardholder, these new Mastercard® ID Theft Protection™ enhancements are now available to you:



**Monitoring of your credit file** with one-bureau monitoring for changes and high-risk transactions that could indicate fraud.\*



**Alert Notifications** that are sent whenever suspicious activity is detected so that you can act fast to avoid damage. To activate this feature, visit [MastercardUS.IdProtectionOnline.com](https://www.mastercardus.com/ldprotection).\*



**ID Theft Resolution** has now been upgraded to a **white-glove service**. Cardholders are now assigned a resolution specialist to help resolve ID theft problems.\*

\*This benefit is provided by Generali Global Assistance Inc. Certain terms, conditions and exclusions apply. Please see your Guide to Benefits for details, or call 1-800-MASTERCARD.

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