



MICHAEL HARBUCK
Account Number xxxx xxxx xxxx 3595

Visit us at www.paypal.com
PayPal Credit Services: 1-866-571-3012

Summary of Account Activity	
Previous Balance	\$1,956.37
- Payments	\$100.00
+ Interest Charges	\$44.95
New Balance	\$1,901.32
Credit Limit	\$2,100.00
Available Credit	\$198.00
Statement Closing Date	08/28/2016
Days in Billing Cycle	31

Payment Information		
New Balance	\$1,901.32	
Total Minimum Payment Due	\$64.00	
Payment Due Date	09/20/2016	
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 \$35.00.		
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	12 years	\$4,875.00
\$78.00	3 years	\$2,803.00 (Savings= \$2,072.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
PAYMENTS AND CREDITS				
08/18	08/18	P926300KR00XTMME5	PAYMENT - THANK YOU	(\$100.00)
TOTAL PAYMENTS AND CREDITS				(\$100.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
08/28	08/28		INTEREST CHARGE ON PURCHASES	\$44.95
TOTAL INTEREST FOR THIS PERIOD				\$44.95
2016 Totals Year-to-Date				
Total Fees Charged in 2016			\$0.00	
Total Interest Charged in 2016			\$300.90	
Total Interest Paid in 2016			\$298.60	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchase	NA	27.24% (v)	\$1,942.81	\$44.95
(v) = Variable Rate				

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights Information and other important information.



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Total Minimum Payment Due	Payment Due Date	New Balance
\$64.00	09/20/2016	\$1,901.32

Save a stamp, pay on-line at www.paypal.com



MICHAEL HARBUCK
1545 E INDIAN SCHOOL RD
PHOENIX AZ 85014-4901

Make Payment to: PAYPAL CREDIT SVCS/SYNCB
PO BOX 960080
ORLANDO, FL 32896-0080

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To switch to paperless statements:

1. Log in to www.paypal.com
2. Click on "View Card Details"
3. Go to "Update Account Preferences" and Select "Go Paperless"



Cardholder News and Information

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.

Cardholder Benefits and Information

PayPal Smart Connect is seamlessly integrated into your PayPal account. Make sure it's set as your preferred way to pay to enjoy the most convenient way to manage your purchases everywhere PayPal is accepted. Here's how:

1. On your PayPal account page, select **View Card Details**
2. Click **Update Account Preferences**
3. Under **Checkout Preference** select **Change**
4. Select **PayPal Smart Connect** and then **Save Changes**

Looking for a more convenient due date? Call customer service at the phone number on your statement to determine if you are eligible and discuss available options.