



Need More Information?

Statement Closing Date: **02/02/24**
Days in Billing Period: **30**
Account Number: **xxxx xxxx xxxx 2807**
Customer Name: **ROBERT TACKITT**

View your account online at **paypal.com**
Or call 1-844-373-4961 8 AM ET to 11 PM ET
Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

ACCOUNT SUMMARY		PAYMENT INFORMATION		
Previous Balance	\$229.43	New Balance	\$318.58	
- Payments & Credits	\$229.43	Minimum Payment Due	\$30.00	
+ Purchases & Adjustments	\$318.58	Payment Due Date	02/26/24	
+ Fees	\$0.00	Late Payment Warning: If we do not receive your minimum payment by 02/26/24, you may have to pay a late fee of up to \$41.00.		
+ INTEREST CHARGES	\$0.00	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:		
= New Balance	\$318.58	If you make no more charges using this account 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:
Credit Limit	\$2,000.00	Only the minimum Payment	13 Months	\$374.00
Available Credit	\$1,681.00	If you would like information about credit counseling services, call 1-877-302-8775.		

PROMOTIONAL EXPIRATION NOTIFICATION

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE DEFERRED INTEREST CALCULATION SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

CURRENT ACTIVITY

PAYMENTS & CREDITS						
Tran Date	Posting Date	Reference Number	Description		Amount	
01/20/24	01/20/24	P928300D5019FBNF9	Online Payment Thank You Alpharetta Ga		-\$229.43	
Total Payments & Credits					-\$229.43	
PURCHASES & ADJUSTMENTS						
Tran Date	Posting Date	Reference Number	Type	Description	Amount	
01/08/24	01/08/24	P928300QTEHM6PT12	Deferred	FIRST REAL FIRST REA	No Interest If Paid In Full	\$128.59
01/26/24	01/26/24	P928300DQEHM6MZ38	Deferred	NICOLEFRIED	No Interest If Paid In Full	\$189.99
Total Purchases & Adjustments					\$318.58	

2024 Totals Year-To-Date	
Total Fees Charged in 2024: \$0.00	Total Interest Charged in 2024: \$0.00

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



Make Check Payable to **PayPal Credit**

Return this portion with your payment.
Write your account number on your check.

To receive electronic statements or make online payments visit **paypal.com**.

Account Number: xxxx xxxx xxxx 2807
New Balance: \$318.58
Payment Due Date: 02/26/24
Minimum Payment Due: \$30.00

Amount Enclosed:

\$

PAYPAL CREDIT/SYNCG
PO BOX 71707
PHILADELPHIA, PA 19176-1707

ROBERT TACKITT
42710 UPPER CALAPOOIA DR
SWEET HOME OR 97386-9654

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 71726, Philadelphia, PA 19176-1726. Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remit portion of this statement or pay online at www.paypal.com.
Notice: See below for your Billing Rights and other important information.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 669826, Dallas, TX 75266-0783 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Synchrony Bank, P.O. Box 71725, Philadelphia, PA 19176-1725
 Or call customer service at 1-844-373-4961.

If you write to us, in your letter, give us the following information:

- **Account information:** Your name and account number.
 - **Dollar amount:** The dollar amount of the suspected error.
 - **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.
- You must notify us of any potential errors in writing or by calling customer service at 1-844-373-4961. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Synchrony Bank, P.O. Box 71725, Philadelphia, PA 19176-1725
 Or call customer service at 1-844-373-4961.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment.

Payments Made By Mail Or Made Using A Third-Party Bill Pay Service Provider: Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type.

Payments Made By Phone Or Online: If you make a payment by phone or online before 11:59 p.m. Eastern Time, we will credit it as of the date the payment is made.

Conditional Payments: All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 71725, Philadelphia, PA 19176-1725.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 71727, Philadelphia, PA 19176-1727. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Paying Interest: We will not charge you any interest on non-promotional transactions if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement. We will begin charging interest on promotional purchases on the purchase date.

How We Calculate Interest

We calculate interest on your account for each billing cycle separately for each balance type. A separate average daily balance is calculated for the following balance types, as applicable: standard purchases, cash advances and promotional purchases. To get the average daily balance, we take the starting balance each day, including billed interest and billed fees, add the daily interest amount from the previous day, add any new charges and adjustments posted that day and subtract any payments or credits (treating any net credit balance as zero). This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. The result is the average daily balance. We multiply the average daily balance by the applicable daily rate to get the daily interest amount. Then we multiply the daily interest amount by the number of days in the billing cycle to determine the interest charges.

Amount To Avoid Standard And Deferred Interest On Your Next Statement:

(see PAYMENT INFORMATION box on front page).

This amount includes:

Standard Purchases and Cash Advances

Purchases without any promotional offer and Cash Advances.

Deferred Interest Purchases Expiring This Billing Cycle

Purchases made with 'No Payments + No Interest if paid in full' and 'No Interest if paid in full' promotions that are about to expire.

Easy Payments Purchases Monthly Plan Payments

Although unrelated to avoiding Standard and Deferred Interest, we include Monthly Plan Payments to help you avoid late fees. If you have a Financed Easy Payments Purchase balance, you will continue to be assessed interest on the Easy Payments Purchase balance until it is paid in full.

Your Account is owned and serviced by Synchrony Bank.

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Bankruptcy Notice: If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71783, Philadelphia, PA 19176-1783.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below. These changes will be applied to PayPal Credit but not to your PayPal Account.

<input type="checkbox"/>	Street Address City, State ZIP Phone # Email				
		*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you	**Email Address

** By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with PayPal Credit.

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Customer Name: **ROBERT TACKITT**

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Or call 1-844-373-4961 8 AM ET to 11 PM ET
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INTEREST DETAILS

INTEREST CHARGE CALCULATION

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

Balance Type	Annual Percentage Rate(APR)	Balance Subject to Interest Rate	Interest Charged	Current Balance
Standard Purchases	29.24% (v)	\$0.00	\$0.00	\$0.00
PayPal Send Money Cash Advances (v)=Variable Rate	29.24% (v)	\$0.00	\$0.00	\$0.00

DEFERRED INTEREST CALCULATION

Promotion Type	Posting Date	Annual Percentage Rate(APR)	Expiration Date	Monthly Accrued Deferred Interest	Total Accrued Deferred Interest	Deferred Interest Balance
No Interest If Paid In Full	01/08/24	29.24% (v)	07/26/24*	\$2.71	\$2.71	\$128.59*
No Interest If Paid In Full	01/26/24	29.24% (v)	08/26/24*	\$1.22	\$1.22	\$189.99*

(v)=Variable Rate

***You must pay your deferred interest balance in full by the expiration date above to avoid paying accrued deferred interest charges**

ACCOUNTHOLDER NOTICES

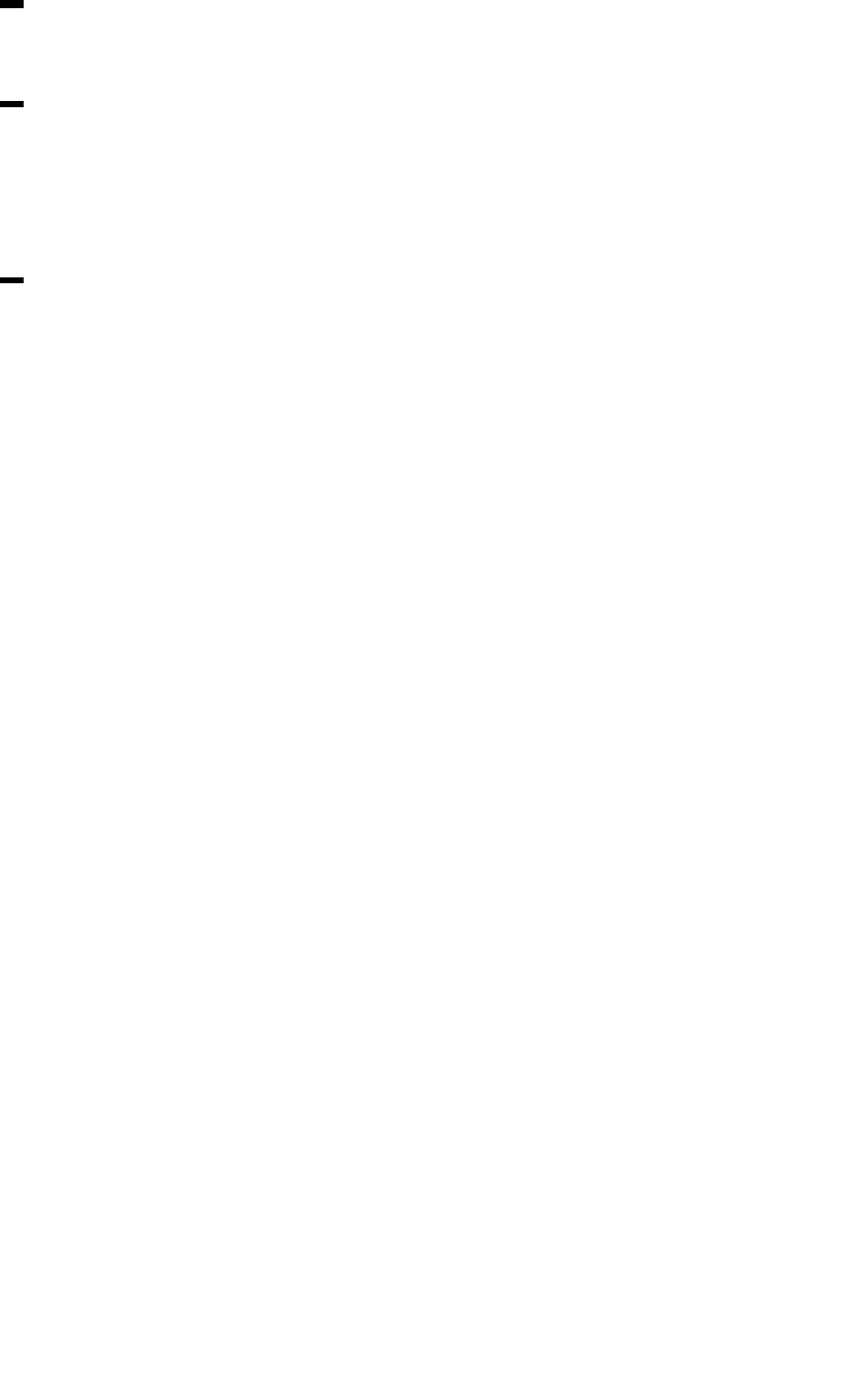
PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT. You can find more information about these changes at www.synchrony.com/s/faq-paypalcredit.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at www.syf.com under the 'Contact Us' page.

Promotional Purchases: No Interest if Paid in Full in 6 Months Information

Purchases and Send Money transactions that are used in connection with a purchase of goods and services that are \$99 or more may qualify for a No Interest if Paid in Full in 6 Months promotion. Under this promotion, if the promotional balance is not paid in full by the Expiration Date, interest will be imposed from the purchase date at a rate of 29.24%. If a (v) is shown after your APR in the Interest Details 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.

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.



Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. Please keep this important document for your records. Unless otherwise noted, these changes will take effect on 04/03/24.

You have the right to reject these changes. However, if you do reject these changes, you will not be able to use your account for new transactions. You can reject the changes by calling us at 855-938-3695.

For additional information about these changes, please see below.

Revised Terms as of 04/03/24

Returned Payment Fee	Up to \$41 .
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Information about the Paper Statement Fee

We are adding a \$1.99 monthly Paper Statement Fee to your account. We will charge this fee as described below. If you have any questions, please call us at the PayPal Credit Customer Service number located in the "Contact Us" section of your PayPal Credit online account. The following Paper Statement Fee terms will be added to the How Fees Work provision of your existing account agreement. In addition, we are revising our E-Sign Consent to confirm that we will charge this fee if you withdraw such consent.

"Paper Statement Fee. We will charge a \$1.99 monthly Paper Statement Fee to your account. We will charge this fee in any billing cycle in which your balance is greater than \$2.50 and you are sent a monthly billing statement in paper form, even if you also are provided it in electronic form. You can avoid the fee each billing cycle you are provided your monthly billing statement in electronic form only. To make an election regarding the form of your monthly billing statement, please log in to your account."

Change to E-Sign Consent

You may have previously provided your consent to receive account communications (e.g., billing statements, account agreement, etc.) in electronic form. If you withdraw or have withdrawn such consent, we will charge you a Paper Statement Fee, as described in your account agreement, to provide you with a paper copy of your billing statement, even if your prior consent did not disclose a fee or charge.

Additional Information about the Returned Payment Fee change

We are adding or updating, as applicable, the Returned Payment Fee section to your account agreement. We will charge this fee as described below. The amount of the Returned Payment Fee may be higher if you have a returned payment fee in any one or more of the prior 6 billing cycles, including if one of those cycles was prior to the effective date of this notice. The following terms will be added to your existing account agreement and will replace any prior provision regarding a Returned Payment Fee.

"Returned Payment Fee. We will charge this fee, which is sometimes referred to as a "return check fee" or "non-sufficient funds fee", for any returned payment, such as if any check, other instrument, or electronic payment authorization you provide us in payment on your account is not honored, returned unpaid or cannot be processed for any reason. This fee is equal to:

1. \$30, if you have not had a returned payment fee in each of the prior six billing cycles.
- OR
2. \$41, if you have had a returned payment fee in any one or more of the prior six billing cycles.

The returned payment fee will not be more than the amount permitted by applicable law. We may represent any returned payment. A returned payment fee may be charged even if your payment is honored on a subsequent representation."

Changes to How We Calculate Interest. With the addition of a Paper Statement Fee, we are modifying how we calculate the interest charged on your account. The following terms will replace the How We Calculate Interest provision of your existing account agreement.

"How We Calculate Interest. We calculate interest on your account for each billing cycle separately for each balance type. A separate average daily balance is calculated for the following balance types, as applicable: standard purchases, cash advances and promotional purchases. See below for how this works.

1. How to get the average daily balance: We take the starting balance each day, including billed interest and billed fees, add the daily interest amount from the previous day, add any new charges and adjustments posted that day and subtract any payments or credits (treating any net credit balance as zero). This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. The result is the average daily balance. Paper statement fees, late payment fees, returned payment fees and debt cancellation fees are treated as standard purchases.
2. How to get the interest amount: We multiply the average daily balance by the applicable daily rate to get the daily interest amount. Then we multiply the daily interest amount by the number of days in the billing cycle to determine the interest charges. This gives us the interest charges for each balance type. We calculate the interest charge for each balance type.
3. How to get the interest charge for the billing cycle: We add all the interest charges for all the balance types, to get the interest for the account."

