

IN THE COUNTY COURT IN AND FOR
HILLSBOROUGH COUNTY, FLORIDA

PORTFOLIO RECOVERY ASSOCIATES, LLC,
Plaintiff,

CASE NO.: DIVISION:

vs.

STACEY JOHNSTON
Defendant.

_____ /

Complaint

Plaintiff sues Defendant for damages, and would allege:

1. This is an action for damages less than \$8,000.
2. Defendant obtained and used a SYNCHRONY BANK/ SYNCHRONY BANK/ SAMS CLUB revolving credit account, XXXXXXXXXXXX[REDACTED] (the "Account").
3. Defendant did make purchases and charged same to the Account, but after statements were provided to Defendant, Defendant failed to make the monthly payments due upon the Account and failed to object to the balance then owing within a reasonable time, resulting in an Account Stated in the sum of \$5,322.30 (See Attached).
4. Plaintiff is the successor in interest of said Account having purchased said Account in good faith, for value, and in the ordinary course of business. (See Attached).
5. Plaintiff received the attached records of the original creditor pursuant to its purchase of the Defendant's account. Plaintiff independently checked the records for accuracy, and then integrated the records into their own business records.
6. Plaintiff has declared Defendant to be in default and demands payment of the balance due on the Account. Defendant has refused said demand.
7. Defendant is indebted to Plaintiff in the sum of \$5,322.30.
8. All conditions precedent to this action have occurred.

9. Pursuant to Rule 2.516, Plaintiff designates the following email addresses for the purpose of service of all documents required to be served pursuant to Rule 2.516 in this proceeding.

Primary E-Mail Address: LitigationService@Portfoliorecovery.com and Secondary Address: Florida_RA@portfoliorecovery.com.

WHEREFORE, Plaintiff demands Judgment against Defendant for \$5,322.30, plus costs.

/s/ Shayna Lynn Singer

Date: 06/15/2025

Shayna Lynn Singer, Esq. Bar No. 821101
Anthony Joseph Maniscalco, Esq. Bar No. 548707
Giuseppe Cataudella, Esq. Bar No. 088976
Jacqueline Elizabeth Ligas, Esq. Bar No. 030009
Jessica Montes, Esq. Bar No. 47522
John Bacus De Jesus, Esq. Bar No. 0111446
Jorg Menriv Rivera, Esq. Bar No. 0779571
Juliana Rodriguez, Esq. Bar No. 105514
Kali Ann Cilli, Esq. Bar No. 1038142
Latoya Williams, Esq. Bar No. 1020803
Luis Dionicio- Elera, Esq. Bar No. 1022109
Attorneys for Plaintiff
Portfolio Recovery Associates, LLC
120 Corporate Blvd
Norfolk, VA 23502
Phone: 866/428-8102
www.PRApay.com
LitigationService@Portfoliorecovery.com
Florida_RA@portfoliorecovery.com

1330546



BILL of SALE

PRA (SFFLPRLS) – PLCC Fresh – June 2024

IC_SFFLPRLS_DMPLA_DebtManager-20240609050224173227000-416230-PLCMNT-EXPORT.xml.zip

Transfer Date: 6/8/2024

For value received and in further consideration of the mutual covenants and conditions set forth in the Master Account Sale Agreement (the “Agreement”), dated as of this 13th day of February, 2023 by and between Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, LLC, Synchrony Card Funding, LLC and Retail Finance Credit Services, LLC., (“Seller”) and Portfolio Recovery Associates, LLC (“Buyer”), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse except as set forth in the Agreement, to the extent of its ownership, the Accounts as set forth in the Notification Files (as defined in the Agreement and Account Sale Addendum dated 8/1/2023), delivered by Seller to Buyer on or about 8th day of June, 2024, and as further described in the Agreement.

The aggregate Sale Balance of the accounts as of the Transfer Date was [REDACTED]

Synchrony Bank

DocuSigned by:
By: Lynne Fisher 6/25/2024
17C16DBC75C743B...
Lynne Fisher
Title: SVP Recovery Operations

RFS Holding LLC

DocuSigned by:
By: Lynne Fisher 6/25/2024
17C16DBC75C743B...
Lynne Fisher
Title: Duly Authorized Signatory

Synchrony Card Funding, LLC

DocuSigned by:
By: Lynne Fisher 6/25/2024
17C16DBC75C743B...
Lynne Fisher
Title: Duly Authorized Signatory

Retail Finance Credit Services, LLC

DocuSigned by:
By: Lynne Fisher 6/25/2024
17C16DBC75C743B...
Lynne Fisher
Title: Vice President

CREDITOR-ACCOUNT-REFERENCE-IDENTIFIER	
GERMSACCTNUM	
FLIPACCTNUM	
PARENTACCT	
CONSUMER-LEGACY-IDENTIFIER	*****574P
CREDITOR-EXTERNAL-ACCOUNT-IDENTIFIER	
AGENCY-ACCOUNT-IDENTIFIER	*****8652
CREDITOR-ACCOUNT-LEGACY-IDENTIFIER	
AGNCY_ENTTY_CRRLTN_ID	
CNSMR_ID	
CNSMR_ACCNT_OWNRS_ID	
CONSUMER-ID	
COMAKER_1_CONSUMER-LEGACY-IDENTIFIER	
COMAKER_2_CONSUMER-LEGACY-IDENTIFIER	
CONSUMER-FIRST-NAME	STACEY
CONSUMER-MIDDLE-NAME	
CONSUMER-LAST-NAME	JOHNSTON
CONSUMER-NAME-PREFIX	
CONSUMER-NAME-SUFFIX	
BIRTH-DATE	**/**/1971
DRIVER-LICENSE-TEXT	
DRIVER-LICENSE-ISSUER	
PASSPORT-TEXT	
PERSONAL-IDENTIFIER	*****
IS-COMMERCIAL-FLAG	0
MARITAL-STATUS	UNKNOWN
FULL-NAME	
ALTERNATE-FULL-NAME	
CNSMR_IDNTFR_CMMRCL_TXT	
CNSMR_ACCNT_OWNRSHP_END_DTTM	
CNSMR_ACCNT_OWNRSHP_WGHT_NMBR	
CNSMR_ACCNT_OWNRSHP_TYP_VAL_TXT	
ACCNT_OWNRSHP_TYP_QUAL_VAL_TXT	
CNSMR_ACCNT_OWNRSHP_DTTM	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20240609050224173227000-416230-PLCMNT-EXPORT.XML

DATEOFDEATH	
COMMERCIAL-CONTACT-NAME	
LANGUAGE-SPOKEN	ENG
LETTER-METHOD	UNKNOWN
EMAIL-ADDRESS	*****
EMAIL-VALIDITY	VALID
EMAIL-OPTIN-FLAG	1
EMAIL-OPTIN-DATE	
CNSMR_ADDRSS_ID	
ADDRESS-LINE-1	UNIT 4305
ADDRESS-LINE-2	7701 INTERBAY BLVD
ADDRESS-LINE-3	
ADDRESS-CITY	TAMPA
ADDRESS-COUNTY	
ADDRESS-STATE-CODE	FL
ADDRESS-POSTAL-CODE	336161733
ADDRESS-COUNTRY-CODE	US
MAIL-RETURN-CODE-VALUE	
MAIL-RETURN-DATE	
MAIL-RETURN-COMMENTS	
ADDRESS-SOURCE	UNKNOWN
ADDRESS-STATUS	VALID
CNSMR_ADDRSS_DLVRBLTY_TXT	
CNSMR_ADDRSS_CNFRMTN_DT	
PHONE-NUMBER 1	*****
PHONE-EXTENSION 1	N
PHONE-TYPE 1	CELL
PHONE-TECHNOLOGY-TYPE 1	UNKNOWN
COUNTRY-DIAL-CODE 1	N
COUNTRY-REFERENCE 1	N
CONNECT-ATTEMPT-COUNT 1	
LAST-CONNECT-ATTEMPT-DATE 1	
LAST-CONNECT-SUCCESS-DATE 1	
PHONE-STATUS 1	UNKNOWN
PHONE-SOURCE 1	UNKNOWN
PHONE-CONSENT-FLAG 1	0
PHONE-CONSENT-DATE 1	
PHONE-NUMBER 2	
PHONE-EXTENSION 2	
PHONE-TYPE 2	

PHONE-TECHNOLOGY-TYPE 2	
COUNTRY-DIAL-CODE 2	
COUNTRY-REFERENCE 2	
CONNECT-ATTEMPT-COUNT 2	
LAST-CONNECT-ATTEMPT-DATE 2	
LAST-CONNECT-SUCCESS-DATE 2	
PHONE-STATUS 2	
PHONE-SOURCE 2	
PHONE-CONSENT-FLAG 2	
PHONE-CONSENT-DATE 2	
PHONE-NUMBER 3	
PHONE-EXTENSION 3	
PHONE-TYPE 3	
PHONE-TECHNOLOGY-TYPE 3	
COUNTRY-DIAL-CODE 3	
COUNTRY-REFERENCE 3	
CONNECT-ATTEMPT-COUNT 3	
LAST-CONNECT-ATTEMPT-DATE 3	
LAST-CONNECT-SUCCESS-DATE 3	
PHONE-STATUS 3	
PHONE-SOURCE 3	
PHONE-CONSENT-FLAG 3	
PHONE-CONSENT-DATE 3	
PHONE-NUMBER 4	
PHONE-EXTENSION 4	
PHONE-TYPE 4	
PHONE-TECHNOLOGY-TYPE 4	
COUNTRY-DIAL-CODE 4	
COUNTRY-REFERENCE 4	
CONNECT-ATTEMPT-COUNT 4	
LAST-CONNECT-ATTEMPT-DATE 4	
LAST-CONNECT-SUCCESS-DATE 4	
PHONE-STATUS 4	
PHONE-SOURCE 4	
PHONE-CONSENT-FLAG 4	
PHONE-CONSENT-DATE 4	
ADDRHISTCHGDT	2023-06-05

COMAKER_1_CONSUMER-FIRST-NAME	
COMAKER_1_CONSUMER-MIDDLE-NAME	
COMAKER_1_CONSUMER-LAST-NAME	
COMAKER_1_CONSUMER-NAME-PREFIX	
COMAKER_1_CONSUMER-NAME-SUFFIX	
COMAKER_1_BIRTH-DATE	
COMAKER_1_DRIVER-LICENSE-TEXT	
COMAKER_1_DRIVER-LICENSE-ISSUER	
COMAKER_1_PASSPORT-TEXT	
COMAKER_1_PERSONAL-IDENTIFIER	
COMAKER_1_IS-COMMERCIAL-FLAG	
COMAKER_1_LANGUAGE-SPOKEN	
COMAKER_1_MARITAL-STATUS	
COMAKER_1_FULL-NAME	
COMAKER_1_ALTERNATE-FULL-NAME	
COMAKER_1_CNSMR_ACCNT_OWNERSHIP_TYP_VAL_TXT	
COMAKER_1_ACCNT_OWNERSHIP_TYP_QUAL_VAL_TXT	
COMAKER_1_CNSMR_ACCNT_OWNERSHIP_DTTM	
COMAKER_2_CONSUMER-FIRST-NAME	
COMAKER_2_CONSUMER-MIDDLE-NAME	
COMAKER_2_CONSUMER-LAST-NAME	
COMAKER_2_CONSUMER-NAME-PREFIX	
COMAKER_2_CONSUMER-NAME-SUFFIX	
COMAKER_2_BIRTH-DATE	
COMAKER_2_DRIVER-LICENSE-TEXT	
COMAKER_2_DRIVER-LICENSE-ISSUER	
COMAKER_2_PASSPORT-TEXT	

COMAKER_2_PERSONAL-IDENTIFIER	
COMAKER_2_IS-COMMERCIAL-FLAG	
COMAKER_2_COMMERCIAL-CONTACT-NAME	
COMAKER_2_LANGUAGE-SPOKEN	
COMAKER_2_MARITAL-STATUS	
COMAKER_2_FULL-NAME	
COMAKER_2_ALTERNATE-FULL-NAME	
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COMAKER_2_ACCNT_OWNRSHP_TYP_QUAL_VAL_TXT	
COMAKER_2_CNSMR_ACCNT_OWNRSHP_DTTM	
COMAKER_2_CNSMR_ADDRSS_DLVRBLTY_TXT	
COMAKER_2_CNSMR_ADDRSS_CNFRMTN_DT	
UDCON_LANGPREFER	
COMAKER_1_COMMERCIAL-CONTACT-NAME	
COMAKER_1_LETTER-METHOD	
COMAKER_1_EMAIL-ADDRESS	
COMAKER_1_EMAIL-VALIDITY	
COMAKER_1_EMAIL-OPTIN-FLAG	
COMAKER_1_EMAIL-OPTIN-DATE	
COMAKER_1_ADDRESS-LINE-1	
COMAKER_1_ADDRESS-LINE-2	
COMAKER_1_ADDRESS-LINE-3	
COMAKER_1_ADDRESS-CITY	
COMAKER_1_ADDRESS-COUNTY	
COMAKER_1_ADDRESS-STATE-CODE	
COMAKER_1_ADDRESS-POSTAL-CODE	

COMAKER_1_ADDRESS-COUNTRY-CODE	
COMAKER_1_MAIL-RETURN-CODE-VALUE	
COMAKER_1_MAIL-RETURN-DATE	
COMAKER_1_MAIL-RETURN-COMMENTS	
COMAKER_1_ADDRESS-SOURCE	
COMAKER_1_ADDRESS-STATUS	
COMAKER_1_CNSMR_ADD RSS DLVRBLTY TXT	
COMAKER_1_CNSMR_ADD RSS CNFRMTN DT	
COMAKER_1_PHONE-NUMBER 1	
COMAKER_1_PHONE-EXTENSION 1	
COMAKER_1_PHONE-TYPE 1	
COMAKER_1_PHONE-TECHNOLOGY-TYPE 1	
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COMAKER_1_LAST-CONNECT-SUCCESS-DATE 1	
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COMAKER_1_PHONE-EXTENSION 2	
COMAKER_1_PHONE-TYPE 2	
COMAKER_1_PHONE-TECHNOLOGY-TYPE 2	

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COMAKER_1_COUNTRY-REFERENCE_2	
COMAKER_1_CONNECT-ATTEMPT-COUNT_2	
COMAKER_1_LAST-CONNECT-ATTEMPT-DATE_2	
COMAKER_1_LAST-CONNECT-SUCCESS-DATE_2	
COMAKER_1_PHONE-STATUS_2	
COMAKER_1_PHONE-SOURCE_2	
COMAKER_1_PHONE-CONSENT-FLAG_2	
COMAKER_1_PHONE-CONSENT-DATE_2	
COMAKER_1_PHONE-NUMBER_3	
COMAKER_1_PHONE-EXTENSION_3	
COMAKER_1_PHONE-TYPE_3	
COMAKER_1_PHONE-TECHNOLOGY-TYPE_3	
COMAKER_1_COUNTRY-DIAL-CODE_3	
COMAKER_1_COUNTRY-REFERENCE_3	
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COMAKER_1_PHONE-CONSENT-FLAG_3	
COMAKER_1_PHONE-CONSENT-DATE_3	
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COMAKER_1_PHONE-EXTENSION_4	

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COMAKER_1_PHONE-TECHNOLOGY-TYPE 4	
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COMAKER_1_PHONE-SOURCE 4	
COMAKER_1_PHONE-CONSENT-FLAG 4	
COMAKER_1_PHONE-CONSENT-DATE 4	
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COMAKER_2_EMAIL-VALIDITY	
COMAKER_2_EMAIL-OPTIN-FLAG	
COMAKER_2_EMAIL-OPTIN-DATE	
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COMAKER_2_ADDRESS-LINE-2	
COMAKER_2_ADDRESS-LINE-3	
COMAKER_2_ADDRESS-CITY	
COMAKER_2_ADDRESS-COUNTY	
COMAKER_2_ADDRESS-STATE-CODE	
COMAKER_2_ADDRESS-POSTAL-CODE	
COMAKER_2_ADDRESS-COUNTRY-CODE	
COMAKER_2_MAIL-RETURN-CODE-VALUE	

COMAKER_2_MAIL-RETURN-DATE	
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COMAKER_2_PHONE-TECHNOLOGY-TYPE 2	
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COMAKER_2_LAST-CONNECT-SUCCESS-DATE 2	
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COMAKER_2_LAST-CONNECT-SUCCESS-DATE 4	
COMAKER_2_PHONE-STATUS 4	
COMAKER_2_PHONE-SOURCE 4	
COMAKER_2_PHONE-CONSENT-FLAG 4	
COMAKER_2_PHONE-CONSENT-DATE 4	
CREDIT-GRANTED-DATE	
CREDIT-PLACEMENT-DATE	Apr 15 2024 12:00AM
CREDIT-LAST-SERVICE-DATE	Apr 14 2024 12:00AM
INTEREST-PERCENTAGE	0.0000000
INTEREST-TYPE-CODE	NONE
ORIGINAL-NOMINAL-BALANCE	5362.30
CHARGE-OFF-DATE	Apr 14 2024 12:00AM
REFINANCE-DATE	
DELINQUENCY-DATE	Oct 16 2023 12:00AM
INTEREST-START-DATE	
BUCKET-TRANSACTION-TYPE	PLACEMENT
PRI	4336.92
PRI-OTHR	
INT	745.38
SUMPTCOINT	0.00
SUMPTCOFEES	0.00
SUMPTCOCREDITS	0.00
SUMPTCOPMTS	0.00
HDSPUTEAMT	
OPENDATE	2021-10-10
HOEX_LASTPAYDATE	
ORGCHGOFFPRI	4336.92
ORGCHGOFFINT	745.38
ORGCHGOFFCOST	
FXDPAYAMT	0.00
LSTPURDTE	2023-10-12
LSTMONDTE	2024-04-14
ORGCHGOFFFEES	280.00
LSTSTMTDT	2024-04-14
LSTSTBAMT	5362.30
PRECOLSTPAYAMT	111.00

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20240609050224173227000-416230-PLCMNT-EXPORT.XML

PRECOLSTPAYDT	2023-08-27
REWARDCREDITS	0.00
LSTCASHADVAM	0.00
LSTSUCCONT	
LSTBALXFDTE	
HOEX STMTHDCD	Y
ORGACTDTE	
STMTSTARTDTE	
STMTENDDTE	
LSTBLLPDU	
HOEX2 STMTHDCD	
HOSTLTRHISTNO1	B518
HOSTLTRHISTDT1	2024-04-03
HOSTLTRHISTNO2	B560
HOSTLTRHISTDT2	2024-03-18
HOSTLTRHISTNO3	B546
HOSTLTRHISTDT3	2024-03-04
HOSTLTRHISTNO4	B545
HOSTLTRHISTDT4	2024-02-05
HOSTLTRHISTNO5	B544
HOSTLTRHISTDT5	2024-01-03
HOSTLTRHISTNO6	B509
HOSTLTRHISTDT6	2023-12-04
HOSTLTRHISTNO7	B506
HOSTLTRHISTDT7	2023-11-05
HOSTLTRHISTNO8	AC66
HOSTLTRHISTDT8	2023-10-16
HOSTLTRHISTNO9	
HOSTLTRHISTDT9	
HOSTLTRHISTNO10	
HOSTLTRHISTDT10	
LASTPAYDATE	2023-08-27
LASTPAYAMT	111.00
ORJDGFEEES	
ORJDGESCRW	
SIFSTDY	
NXTPAYDTE	
OFFICERCODE	SAM071
BCLE	BC0181
STATUTE-OF-LIMITATIONS-DATE	
OOSDATE	2028-10-14
CONSUMER-AGENCY-IDENTIFIER	
USER-ATTORNEY-FLAG	0

CNSMR_IDNTRF_AGNCY_ID	
COMAKER_1_CONSUMER-AGENCY-IDENTIFIER	
COMAKER_1_USER-ATTORNEY-FLAG	
COMAKER_2_CONSUMER-AGENCY-IDENTIFIER	
COMAKER_2_USER-ATTORNEY-FLAG	
COLLTRLID	
VEHICLEYR	
VEHICLEMK	
REPODATE	
VPAMTPURCYC1	
VPCYC30DELCT	
VPCYC60DELCT	
VPCYC90DELCT	
VPCYC120DELCT	
VPCYC180DELCT	
VPCYC30DELAM	
VPCYC90DELAM	
VPCYC91DELAM	
VPAMTPMTSCYC	
VPPAYOFFAMT	
VPDATEMATURE	
VPREGPYTDTE	
VPLATECHARGES	
VPLSTEXTDTE	
VPOWNRENT	
VPCOLLID	
VPVEHYEAR	
VPVEHMAKE	
VPREPODATE	
VPCOLSALEPRC	
SECURED	
BK BKCASENUM	
BK BKFILEDATE	
BK OBJDISCHDTE	
BK DISMISSDATE	
BK DISCHGDATE	
BK RFFMDATE	
BK ACCPTDATE	
BK BKCHAPTER	
BK VOLSUR	
BK PRIMARYFILER	
BK BKREINSTATEDT	

BK JOINTFILER	
BKC BKCASENUM	
BKC BKFILEDATE	
BKC DISMISSDATE	
BKC DISCHGDATE	
BKC RFFMDATE	
BKC ACCPTDATE	
BKC BKCHAPTER	
BKC VOLSUR	
BKC PRIMARYFILER	
BKC JOINTFILER	
BKW BKCASENUM	
BKW BKFILEDATE	
BKW DISMISSDATE	
BKW DISCHGDATE	
BKW RFFMDATE	
BKW ACCPTDATE	
BKW BKCHAPTER	
BKW VOLSUR	
BKW PRIMARYFILER	
BKW JOINTFILER	
JUDGDATE	
SUITFILEDATE	
CASEDOCKETNBR	
BKSCRUBNOHIT	
UDBKC BKCASENUM	
UDBKC BKFILEDATE	
UDBKC DISMISSDATE	
UDBKC DISCHGDATE	
UDBKC RFFMDATE	
UDBKC ACCPTDATE	
UDBKC BKCHAPTER	
UDBKC VOLSUR	
UDBKC PRIMARYFILER	
UDBKC JOINTFILER	
UDBKW BKCASENUM	
UDBKW BKFILEDATE	
UDBKW DISMISSDATE	
UDBKW DISCHGDATE	
UDBKW RFFMDATE	
UDBKW ACCPTDATE	
UDBKW BKCHAPTER	
UDBKW VOLSUR	
UDBKW PRIMARYFILER	
UDBKW JOINTFILER	
AE FULL-NAME	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20240609050224173227000-416230-PLCMNT-EXPORT.XML

AE ADDRESS-LINE-1	
AE ADDRESS-LINE-2	
AE ADDRESS-CITY	
AE ADDRESS-STATE-CODE	
AE ADDRESS-POSTAL-CODE	
COMAKER_1_AE_FULL-NAME	
COMAKER_1_AE_ADDRESS-LINE-1	
COMAKER_1_AE_ADDRESS-LINE-2	
COMAKER_1_AE_ADDRESS-CITY	
COMAKER_1_AE_ADDRESS-STATE-CODE	
COMAKER_1_AE_ADDRESS-POSTAL-CODE	
COMAKER_2_AE_FULL-NAME	
COMAKER_2_AE_ADDRESS-LINE-1	
COMAKER_2_AE_ADDRESS-LINE-2	
COMAKER_2_AE_ADDRESS-CITY	
COMAKER_2_AE_ADDRESS-STATE-CODE	
COMAKER_2_AE_ADDRESS-POSTAL-CODE	
CONSUMER-BEHAVIOR-SCORE	0
CONSUMER-ACCESS-PIN-NUMBER	
CONSUMER-INFO-CORRELATION-IDENTIFIER	
CREDITOR-NAME	CARDPLCC
CREDITOR-SHORT-NAME	
CREDITOR-TYPE	
CRB-REFERENCE-IDENTIFIER	
DESCRIPTION-TEXT	
IS-INTERNAL-FLAG	0
SUPPRESS-CREDIT-BUREAU-REPORTING	1
AGE-AT-PLACEMENT	
ACCOUNT-TYPE-CODE	UNKNOWN
ACCOUNT-PORTFOLIO-CODE	R
CORRELATION-IDENTIFIER	

INCOME-GROSS-AMOUNT	
SEQ_NO	
TYPE	
WRKGRP_SHRT_NM	
CNSMR_LST_WRKGRP_SHRT_NM	
CNSMR_TMZN_OVRRD_VAL_TXT	
FULL-TEXT	
OBSOLETE-REASON	
OBSOLETE-DATE	
RAW-TEXT_1	N
SCORE-NUMBER_1	1
RAW-TEXT_2	
SCORE-NUMBER_2	
RAW-TEXT_3	
SCORE-NUMBER_3	
RAW-TEXT_4	
SCORE-NUMBER_4	
REQUESTDATE	
CII	
EOCA	1
SALEPRICE	
CLAIMDATE	
CHGOFFRSN	WNPY
CORFLGCDE	0
TLNSFCKCT	1
MISC1	
CBRCODE	1
CLASSFTN	
CHGOFFCDE	86
GENERATIONCODE	
CLIENTNAME	SYNCHRONY BANK
COMMERCIALTIN	
COMMERCIALNAME	
NONREISSUELTRNO	
BOOKPAGE	
LOANTYPE	
SCRAEXPIRE	
DECSCRUBNOHIT	
SIFPGMKY	
UDCBD_CII	
UDCBD_EOCA	
COMAKER_1_CONSUMER-INFO-CORRELATION-IDENTIFIER	
COMAKER_1_FULL-TEXT	

COMAKER_1_OBSOLETE-REASON	
COMAKER_1_OBSOLETE-DATE	
COMAKER_1_RAW-TEXT_1	
COMAKER_1_SCORE-NUMBER_1	
COMAKER_1_RAW-TEXT_2	
COMAKER_1_SCORE-NUMBER_2	
COMAKER_1_RAW-TEXT_3	
COMAKER_1_SCORE-NUMBER_3	
COMAKER_1_RAW-TEXT_4	
COMAKER_1_SCORE-NUMBER_4	
COMAKER_2_CONSUMER-INFO-CORRELATION-IDENTIFIER	
COMAKER_2_FULL-TEXT	
COMAKER_2_OBSOLETE-REASON	
COMAKER_2_OBSOLETE-DATE	
COMAKER_2_RAW-TEXT_1	
COMAKER_2_SCORE-NUMBER_1	
COMAKER_2_RAW-TEXT_2	
COMAKER_2_SCORE-NUMBER_2	
COMAKER_2_RAW-TEXT_3	
COMAKER_2_SCORE-NUMBER_3	
COMAKER_2_RAW-TEXT_4	
COMAKER_2_SCORE-NUMBER_4	

DECLARATION OF CUSTODIAN OF RECORDS

I, the undersigned, Custodian of Records, for Portfolio Recovery Associates, LLC hereby declare, certify, and state as follows:

1. I am competent to testify to the matters contained herein.
2. I am an authorized employee of Portfolio Recovery Associates, LLC, ("Account Assignee") which is doing business at Riverside Commerce Center, 120 Corporate Boulevard, Norfolk, Virginia. I am familiar with the policies and practices, as well as the books and records of Account Assignee with respect to the matters stated herein. This declaration is based upon my personal knowledge of Account Assignee's record keeping system and my review of the business records of the Original Creditor **SYNCHRONY BANK/SAMS CLUB**, including a review of the business records transferred to Account Assignee from **SYNCHRONY BANK** ("Account Seller"), which have become a part of and have integrated into Account Assignee's business records, in the ordinary course of business.
3. According to the business records, which are maintained in the ordinary course of business, the account, and all proceeds of the account are now owned by the Account Assignee, all of the Account Seller's interest in such account having been sold, assigned and transferred by the Account Seller on **6/8/2024**. Further, the Account Assignee has been assigned all of the Account Seller's power and authority to do and perform all acts necessary for the settlement, satisfaction, compromise, collection or adjustment of said account, and the Account Seller has retained no further interest in said account or the proceeds thereof, for any purpose whatsoever.
4. According to the records transferred to the Account Assignee from Account Seller, and maintained in the ordinary course of business by the Account Assignee, there was due and payable from **STACEY JOHNSTON** ("Debtor and Co-Debtor") to the Account Seller the sum of **\$5,362.30** with the respect to account number ending in [REDACTED] as of the date of **4/14/2024** with there being no known un-credited payments, counterclaims or offsets against the said debt as of the date of the sale.
5. According to the account records of said Account Assignee, after all known payments, counterclaims, and/or setoffs occurring subsequent to the date of sale, Account Assignee claims the sum of **\$5,322.30** as due and owing as of the date of this declaration.
6. Plaintiff believes that the defendant is not a minor or an incompetent individual and declares that the Defendant is not on active military service of the United States.
7. I declare under penalty of perjury under the laws of the State of **Florida** that the foregoing is true and correct.

Executed on 5/29/2025 at **Norfolk, VA**

Portfolio Recovery Associates, LLC

Melanie Townsend-Hinton

By: Melanie Townsend-Hinton, Custodian of Records



Payment Information

New Balance:	\$5,322.30
Amount Past Due:	\$1,107.00
Total Minimum Payment Due:	\$1,325.00
Overlimit Amount:	\$642.30
Payment Due Date:	04/08/2024

Payments must be received by 5pm ET on 04/08/2024 if mailed, or by 11:59pm ET on 04/08/2024 for online and phone payments.

To make a payment, please visit us online or mail your payment using the coupon below. Payments are also accepted at your local CheckFreePay* or MoneyGram locations*. * Fees may apply.

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 \$40.00.

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	14 years	\$13,058.00

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

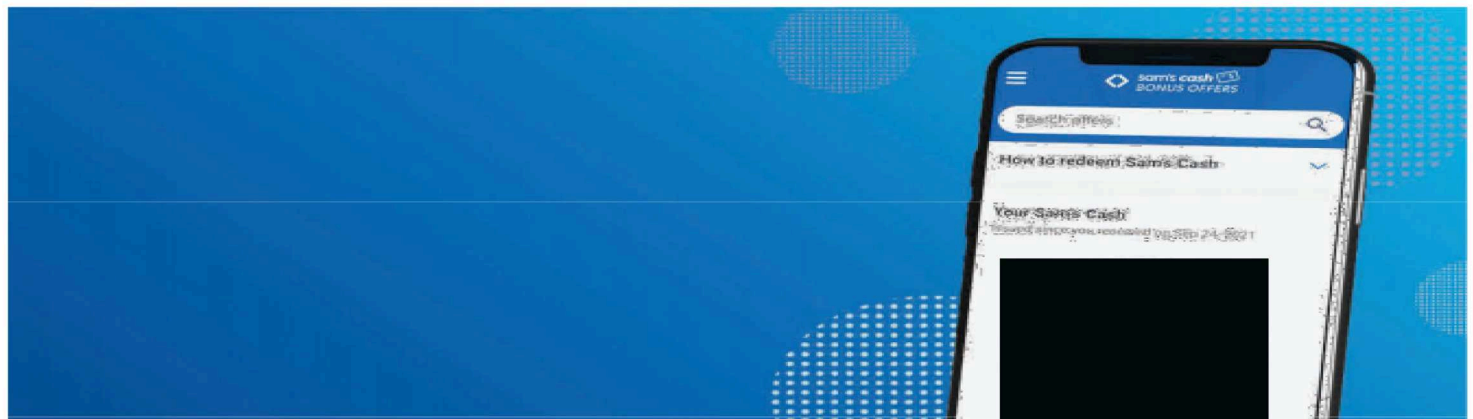
Account Summary

Previous Balance as of 02/15/2024	\$5,158.10	Credit Limit	\$4,680
Fees Charged	+ 40.00	Available Credit	\$0
Interest Charges	+ 124.20	Cash Advance Limit	\$936
New Balance as of 03/15/2024	\$5,322.30	Available Cash	\$0
30 Day Billing Cycle from 02/15/2024 to 03/15/2024			

Transaction Detail

Date	Reference #	Description	Amount
Total Fees Charged This Period			\$40.00
03/08		LATE FEE	\$40.00

(Continued on next page)



*Subject to credit approval. See your "How to Earn Sam's Cash with Your Sam's Club Mastercard®" rewards program terms for details.

6709 HFJ 1 7 13 240315 EX PAGE 1 of 3 1468 1200 A816 01FW6709

Use blue or black ink,
detach & mail with your
check.

Amount Past Due	Overlimit Amount
\$1,107.00	\$642.30

Account Number	[REDACTED]
New Balance	\$5,322.30
Total Minimum Payment Due	\$1,325.00
Payment Due Date	04/08/2024

**Amount
Enclosed** **\$**

No other correspondence please.
Print new address or email changes on back.

STACEY JOHNSTON
UNIT 4305
7701 INTERBAY BLVD
TAMPA FL 33616-1733

Make SAM'S CLUB MC/SYNCR
Payment PO BOX 71711
to: PHILADELPHIA, PA 19176-1711

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.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71725, Philadelphia, PA 19176-1725.

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

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. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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

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 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. 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.

How We Calculate Interest

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

We will not charge you any interest on purchases 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 cash advances on the transaction date. If balance transfers are made available to you, we will begin charging interest on balance transfers on the transaction date.

Your Account is owned and serviced by Synchrony Bank.

[WF6455521FD]

O1FW6709 - 03/06/23

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.



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 Sam's Club.

Transaction Detail (Continued)

Date	Reference #	Description	Amount
Total Interest Charged This Period			\$124.20
03/15		INTEREST CHARGE ON PURCHASES	\$124.20
03/15		INTEREST CHARGE ON CASH ADVANCES	\$0.00

2024 Year-to-Date Fees and Interest	
Total Fees Charged	\$120.00
Total Interest Charged	\$364.93
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	N/A	28.90% (v)	\$5,228.45	\$124.20
Cash Advances	N/A	31.90% (v)	\$0.00	\$0.00

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.

The Annual Percentage Rate (APR) for Purchases will apply to any current Balance Transfers you may have on your account that are not subject to a promotional APR.

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.

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 opted-out, you do not need to do so again.

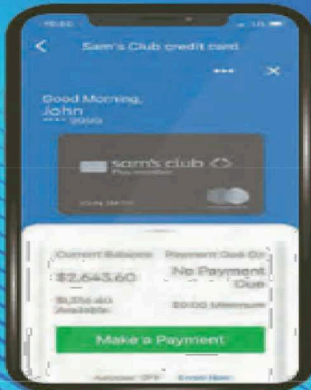
This is a duplicate courtesy copy of your most recent billing statement. You can still view and pay your electronic statement online.

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.

NOTICE: We may convert your payment into an electronic debit. See back of page one for details, Billing Rights and other important information.

Member News and Information

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



Good Morning,
John
**** 9999

Sam's Club credit card

Current Balance: \$2,643.60
Payment Due On: 03/15/24
No Payment Due

Make a Payment

More control. Instant access.

Download the app and stay connected to your Sam's Club® Mastercard®. Track and update your account anytime, anywhere.

Download on the App Store | GET IT ON Google Play

Or text SAMS to 22195 for a download link.*

Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries and regions. App Store is a service mark of Apple Inc.
Google Play and the Google Play logo are trademarks of Google LLC.

*Standard text message rates apply.

sam's club

Payment Information

New Balance:	\$4,019.78
Total Minimum Payment Due:	\$94.00
Payment Due Date:	10/08/2023

Payments must be received by 5pm ET on 10/08/2023 if mailed, or by 11:59pm ET on 10/08/2023 for online and phone payments.

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 \$40.00.

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	14 years	\$11,565.00
\$168.00	3 years	\$6,056.00 (Savings = \$5,509.00)

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

To make a payment, please visit us online or mail your payment using the coupon below. Payments are also accepted at your local CheckFreePay® or MoneyGram locations*. * Fees may apply.

Account Summary

Previous Balance as of 08/17/2023	\$1,058.51	Credit Limit	\$5,800
Payments	- 222.00	Available Credit	\$1,780
Purchases/Debits	+ 3,129.92	Cash Advance Limit	\$1,160
Interest Charges	+ 53.35	Available Cash	\$1,160
New Balance as of 09/15/2023	\$4,019.78		

30 Day Billing Cycle from 08/17/2023 to 09/15/2023



sam's cash

You've earned it!

Great news!


You've earned Sam's Cash.* See your Rewards Summary to find out how much Sam's Cash you've earned this month.

Visit SamsCashInfo.com for details.

*Subject to credit approval. See your "How to Earn Sam's Cash with Your Sam's Club® Mastercard®" rewards program terms for details.

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Save a stamp, pay on-line.

Account Number	
New Balance	\$4,019.78
Total Minimum Payment Due	\$94.00
Payment Due Date	10/08/2023
Amount Enclosed	\$

VIEW AND PAY YOUR BILL ONLINE!
SamsClubCredit.com/login

STACEY JOHNSTON
UNIT 4305
7701 INTERBAY BLVD
TAMPA FL 33616-1733

Make SAM'S CLUB MC/SYNCR
Payment PO BOX 71711
to: PHILADELPHIA, PA 19176-1711

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.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71725, Philadelphia, PA 19176-1725.

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

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. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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

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 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. 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.

How We Calculate Interest

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

We will not charge you any interest on purchases 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 cash advances on the transaction date. If balance transfers are made available to you, we will begin charging interest on balance transfers on the transaction date.

Your Account is owned and serviced by Synchrony Bank.

[WF6455521FD]

O1FW6709 - 03/06/23

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.



Street
Address
City, State
ZIP
Phone #
Email

*Home Phone #

*Business Phone #

*Cell # or other phone #
we can use to contact you

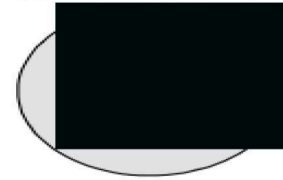
**Email Address

**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 Sam's Club.

Rewards Summary

5% earned on Gas/EVCharging	\$0.00
3% earned on Dining	\$1.73
1% earned on Other Purchases	\$29.61
Rewards this Statement	\$31.34
Total Rewards Earned 2023	\$67.88

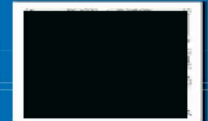
Total Rewards earned 2023



- \$7.59 on Gas /EVCharging
- \$5.15 on Dining
- \$55.14 on other purchases

See what new items have landed at your club.

Visit SamsClub.com/NewItems or scan the QR code to check them out.



Transaction Detail

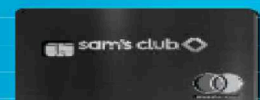
Date	Reference #	Description	Amount
Payments			-\$222.00
08/26	85213337F00XS6H15	ONLINE PAYMENT THANK YOU	-\$111.00
08/27	85213337G00XS6H12	ONLINE PAYMENT THANK YOU	-\$111.00
Purchases and Other Debits			\$3,129.92
08/16	554464175LHGETTJP	BOLAY SOUTH TAMPA TAMPA FL	\$20.81
08/17	722318875S66MSD5E	JIEKSTORE GUANG ZHOU SH GD	\$164.00
08/16	852133375011ZZQ8A	WALMART 004681 TAMPA FL	\$39.09
		, COLGATE OPTI, HS 2N1 TTREE 28.2Z,	
		RS MEN WASH BLK COC, CR SC CNCT	
		ORG MNT	
08/18	85213337800Y2NFS7	WALMART.COM 800-966-6546 BENTONVILLE AR	\$72.43
		, Walmart.Com Purchase	
08/27	F1468007K000Q5001	ONLINE PAYMENT THANK YOU	\$111.00
08/27	85213337H00XTNH7	WALMART.COM 800-966-6546 BENTONVILLE AR	\$70.82
		, Walmart.Com Purchase	
08/31	55432867K6248D1JB	SQ *HEALTHOPT FLORIDA GOSQ.COM FL	\$160.00
08/31	05140487LLM8ASVJ3	CHICK-FIL-A #03346 TAMPA FL	\$10.09
09/03	85213337R00XXAFTP	WALMART.COM 800-966-6546 BENTONVILLE AR	\$99.79
		, Walmart.Com Purchase	
09/06	75418237T59ME8FQS	YSI*JP MORGAN CHASE BA ORLANDO FL	\$2,274.01
09/10	55506297Y0ZZMF03T	1347 - 717 MCNULTY GAR TAMPA FL	\$10.00
09/10	02305377X2XQKZD3B	TST* THE BENDS - ST. P SAINT PETERSB FL	\$13.00
09/13	051404881LM891JA2	CHICK-FIL-A #03346 TAMPA FL	\$13.86
09/13	852133381016S4RMS	WALMART 004681 TAMPA FL	\$71.02
		, OI TATER TOTS 32OZ, VC PURE 1L,	
		GV RAISIN CANISTER, BANANA PREM	
		PER LB, THO PLAIN BAGELS, WM	
		SOURDOUGH SLICED, OUI FS BLK CHRRY	
Total Fees Charged This Period			\$0.00
Total Interest Charged This Period			\$53.35
09/15		INTEREST CHARGE ON PURCHASES	\$53.35

(Continued on next page)

The most convenient way to pay
for another year of savings!



Your Sam's Club® membership fee
will be automatically charged to your
Sam's Club World Elite Mastercard® account
when it's time to renew next month.



Call the number on the back of your card to discontinue automatic renewal of your Sam's Club membership.

Transaction Detail (Continued)

Date	Reference #	Description	Amount
09/15		INTEREST CHARGE ON CASH ADVANCES	\$0.00

2023 Year-to-Date Fees and Interest	
Total Fees Charged	\$69.00
Total Interest Charged	\$92.56
Total Interest Paid	\$39.21

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	N/A	28.90% (v)	\$2,245.79	\$53.35
Cash Advances	N/A	31.90% (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 28.90%. 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. Some or all of the minimum payment based on the promotional balance may be applied to other account balances. 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 28.90% 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

We are removing the Quick Cash Advances feature from your account. You no longer have the ability to obtain Quick Cash Advances on your Sam's Club credit card. All references in your account agreement to the Quick Cash Advances feature, including, but not limited to, the APR for Quick Cash Advances, are being removed. Any existing Quick Cash Advances balances you may have on your account will need to be paid off according to the terms in effect at the time of the advance.

We are removing the Balance Transfer feature from your account. You no longer have the ability to make Balance Transfers on your Sam's Club credit card. All references in your account agreement to the Balance Transfer feature, including, but not limited to, the APR for Balance Transfers and the Balance Transfer Fee, are being removed. Any existing Balance Transfer balances you may have on your account will need to be paid off according to the terms in effect at the time of the transfer.

The Annual Percentage Rate (APR) for Purchases will apply to any current Balance Transfers you may have on your account that are not subject to a promotional APR.

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.

YOUR ANNUAL SAM'S CLUB MEMBERSHIP FEE WILL BE AUTOMATICALLY BILLED TO YOUR CREDIT ACCOUNT NEXT MONTH.

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.

NOTICE: We may convert your payment into an electronic debit. See back of page one for details, Billing Rights and other important information.

Member News and Information

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

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.