

# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:  
SEARS CREDIT CARDS  
PO Box 6282, Sioux Falls, SD 57117-6282



**sears**  
MasterCard®

**Customer Service:**  
searscard.com  
**Account Inquiries:**  
1-800-669-8488

**Account Number: xxxx xxxx xxxx 8587**

## Summary of Account Activity

|                         |                |
|-------------------------|----------------|
| Previous Balance        | \$0.00         |
| Payments                | -\$0.00        |
| Other Credits           | -\$35.00       |
| Purchases               | +\$1,578.16    |
| Cash Advances           | +\$0.00        |
| <b>Fees Charged</b>     | <b>+\$0.00</b> |
| <b>Interest Charged</b> | <b>+\$0.00</b> |
| New Balance             | \$1,543.16     |
| Past Due Amount         | \$0.00         |

|                             |            |
|-----------------------------|------------|
| Credit Limit                | \$5,550.00 |
| Available Credit            | \$3,957.00 |
| Cash Advance Limit          | \$50.00    |
| Available Cash Limit        | \$50.00    |
| Amount Over Credit Limit    | \$0.00     |
| Statement Closing Date      | 12/25/2016 |
| Next Statement Closing Date | 01/25/2017 |
| Days in Billing Cycle       | 31         |

## Payment Information

|                     |                  |
|---------------------|------------------|
| New Balance         | \$1,543.16       |
| Minimum Payment Due | \$27.00          |
| Payment Due Date    | January 21, 2017 |

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay late fee up to \$37.

**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  | 9 years  | \$3,561   |
| \$62  | 3 years  | \$2,231<br>(Savings=\$1,330)                        |

If you would like information about credit counseling services, call 1-877-337-8187.

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment will not be reflected until your next statement.

Please update your phone number, including cell phone number on the back of the payment coupon.

## TRANSACTIONS

| Trans Date | Description                           | Reference #       | Amount    |
|------------|---------------------------------------|-------------------|-----------|
| 11/25      | JCPENNEY 2827 PLAINFIELD IN           | 5531020NVR7NR0AX0 | \$ 124.02 |
| 11/28      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | 5543286NX00SW03GV | \$ 199.00 |
| 11/29      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | 5543286NY00S1S5ZB | \$ 29.97  |
| 11/29      | AMAZON.COM AMZN.COM/BILL WA           | 5543286NY00WYBZFG | \$ 42.03  |
| 11/29      | TOYSRUS-BABIESRUS 800-TOYSRUS PA      | 5554186NY03RKQTPA | \$ 105.09 |
| 11/30      | AMAZON.COM AMZN.COM/BILL WA           | 5543286NZ00BGRKLS | \$ 14.86  |
| 12/02      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA | 5543286P100RRFJXN | \$ 18.00  |

Your ThankYou® Points Total Is:

3,627

as of 11-30-16

thankyou  
from citi

See Page 5 to learn more.

ME 16

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 8

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to insure proper credit. Retain upper portion for your records. ↓

**sears**®

PO BOX 6286  
SIOUX FALLS, SD 57117-6286

Your Account Number is xxxx xxxx xxxx 8587

Smiles Guaranteed.

Get Sears & Kmart gift cards in store or online.  
Terms and conditions are applied to gift card.

|                     |                  |
|---------------------|------------------|
| Payment Due Date    | January 21, 2017 |
| New Balance         | \$1,543.16       |
| Past Due Amount     | \$0.00           |
| Minimum Payment Due | \$27.00          |

Amount Enclosed: \$

Statement Enclosed

Please print address changes on the reverse side.  
**Make Checks Payable to▼**

STEPHEN M SIMPSON  
2604 HAYES AVE  
RACINE, WI 53405-4232

SEARS CREDIT CARDS  
PO BOX 78051  
PHOENIX, AZ 85062-8051

**Information About Your Account.**

**How to Avoid Paying Interest on Purchases.** Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. To get a grace period on purchases, you must pay the New Balance by the payment due date every billing cycle. We will begin charging interest on cash advances and balance transfers (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. In addition, if you have a major purchase plan balance, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

**How We Calculate Your Balance Subject to Interest Rate.** We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

**Balance Transfers.** Balance transfer amounts are included in the "Purchases" line in the Summary of Account Activity (if balance transfers are available on your account).

**Transaction Date.** The Transaction Date shown on the statement is also the Sale Date.

**Other Account and Payment Information.**

**Payment Amount.** You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

**When Your Payment Will Be Credited.** If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Mail Address shown in the Express Mail section.

**Proper Form.** For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your account number.

**Payment Other Than By Mail.**

- **In-Store (Where Available).** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds. Not all stores accept payments. Contact your local store to see if in-store payments are accepted at that location.
- **Online.** Go to the URL on Page 1 of your statement to make a payment. For security reasons, you may not be able to pay your entire New Balance the first time you make a payment online. The payment cutoff time for Online Bill Payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.
- **AutoPay.** Sign up at Account Online to have your payment amount automatically deducted each month from the account you choose. Your card account will be credited on the due date with that amount.
- **Phone.** Call the phone number on Page 1 of your statement to make a payment. We may process your payment electronically after we verify your identity. The payment cutoff time for Phone Payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.
- **Express Mail.** Send payment by courier or express mail to: Attn: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213. Payment must be received in proper form at the proper address by 5 p.m. Eastern time to be credited as of that day. All payments received in proper form at the proper address after that time will be credited as of the next day.

**If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.**

PLEASE SEE IMPORTANT INFORMATION ON PAGE 4

S/MC/TGI/SCC/SCP/HIPs Plan-2 DEC15

/A/- ME - 1238-5300-0046 -/B/- EM - - STYNOFEE - - -/C/- - 0 - - 24 -/D/- P - E - 0 - Y -/E/- 0 - - - 0 - 0 - - /F/- 08/30/16 - 04/01/81 - 428 - November 24, 2016 -/G/- N - - - -/H/- 0 - - G41Y - V -/I/- V - - 0 - 0 - - -/J/- - - - I15CM

**Please provide change of address and update/add your phone numbers' here:** (Use blue or black ink.)

.....

.....

.....

\*Cell: \*Home:

\*Phone: By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

Account: \*\*\*\* \* 8587

**TRANSACTIONS (cont.)**

| Trans Date | Description                             | Reference #       | Amount    |
|------------|---|-------------------|-----------|
| 12/03      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286P200D4V3KP | \$ 35.00  |
| 12/03      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286P200N4WWEJ | \$ 7.49   |
| 12/03      | AMAZON SERVICES-KINDLE 866-321-8851 WA  | 5543286P200R1KSES | \$ 2.10   |
| 12/03      | AMAZON DIGITAL SVCS AMZN.COM/BILL WA    | 5543286P20084JD2N | \$ 8.40   |
| 12/03      | MICHAELS STORES 9192 MOUNT PLASANT WI   | 5543286P300WF4ANS | \$ 102.57 |
| 12/04      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286P300WDJPDH | \$ 39.80  |
| 12/05      | PET SUPPLIES PLUS #75 RACINE WI         | 5546029P5611MS3E0 | \$ 78.76  |
| 12/05      | AUDIBLE US 888-283-5051 NJ              | 5543286P40050FGL8 | \$ 5.24   |
| 12/06      | AMAZON SERVICES-KINDLE 866-321-8851 WA  | 5543286P5009095A6 | \$ 2.09   |
| 12/06      | AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA | 5531020P62DF1KQSE | \$ 42.03  |
| 12/07      | AMZ*SSI MAGAZINES 800-586-2199 WA       | 5543286P600EBQBLD | \$ 12.00  |
| 12/07      | AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA | 5531020P62DQ6JV2A | \$ 34.53  |
| 12/07      | AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA | 5531020P62DQ6NEDD | \$ 44.01  |
| 12/07      | K Mart 3774 RACINE WI                   | 8512107P700XTNKFS | \$ 29.27  |
| 12/08      | AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA | 5531020P72DAWGAKZ | \$ 12.00  |
| 12/12      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286PB005VJNYY | \$ 15.99  |
| 12/13      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286PQ00XD46BB | \$ 76.90  |
| 12/13      | AMAZON.COM AMZN.COM/BILL WA             | 5543286PQ009QN0N2 | \$ 35.71  |
| 12/14      | AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA | 5531020PD2DAD4XBM | \$ 21.46  |
| 12/15      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286PE00J7H5W9 | \$ 19.99  |
| 12/15      | AMAZON.COM AMZN.COM/BILL WA             | 5543286PE00946X8W | \$ 36.98  |
| 12/17      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286PG00GG230S | \$ 11.99  |
| 12/17      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286PG0028D7VD | \$ 27.75  |
| 12/17      | AMAZON.COM AMZN.COM/BILL WA             | 5543286PG0028HX47 | \$ 33.31  |
| 12/17      | AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA | 5531020PG2DA9LHAB | \$ 94.58  |
| 12/17      | AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA | 5531020PG2D9NJ48T | \$ 18.92  |
| 12/18      | AMAZON MKTPLACE PMTS AMAZON MKTPLA WA   | 5543286PH00AJ323Y | \$ 5.99   |
| 12/19      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286PJ00AFRZK9 | \$ 35.00- |
| 12/19      | AMAZON MKTPLACE PMTS AMZN.COM/BILL WA   | 5543286PJ00DAGMDP | \$ 39.57  |
| 12/19      | AMAZON DIGITAL SVCS 866-216-1072 WA     | 5543286PJ00X9K1H8 | \$ 5.24   |
| 12/20      | AMAZON.COM AMZN.COM/BILL WA             | 5543286PK007M3YJ3 | \$ 35.07  |
| 12/21      | AMAZON DIGITAL SVCS 866-216-1072 WA     | 5543286PL00NYH41N | \$ 10.50  |
| 12/21      | AMAZON MKTPLACE PMTS AMAZON MKTPLA WA   | 5543286PL00VSMH0Z | \$ 40.02  |
| 12/22      | AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA | 5531020PM2DG2RR0W | \$ 53.63  |
| 12/23      | AMAZON SERVICES-KINDLE 866-321-8851 WA  | 5543286PN00PJ6L8E | \$ 6.30   |

**FEES**

TOTAL FEES FOR THIS PERIOD \$ 0.00

**INTEREST CHARGED**

TOTAL INTEREST FOR THIS PERIOD \$ 0.00

| 2016 Totals Year-to-Date       |          |
|--------------------------------|----------|
| Total Fees Charged in 2016     | \$0.00   |
| Total Interest Charged in 2016 | \$866.19 |

**ACTIVITY AND PROMOTIONS DETAIL**

|               | Original Promotion Trans Amount | Promotion Trans Date | Previous Balance | Payments & Other Credits | Purchases, Cash Adv, Fees & Other Debits | Interest Charged | New Balance       | Promotion Minimum Payment Due | Deferred Interest Charges | Promotion Expiration Date |
|---------------|---------------------------------|----------------------|------------------|--------------------------|--|------------------|-------------------|-------------------------------|---------------------------|---------------------------|
| PURCHASES     |                                 |                      |                  |                          |  |                  |                   |                               |                           |                           |
| REGULAR       |                                 |                      |                  |                          |  |                  |                   |                               |                           |                           |
|               | -                               | -                    | -                | \$35.00-                 | \$1,578.16                               | -                | \$1,543.16        | -                             | -                         | -                         |
| CASH ADVANCES |                                 |                      |                  |                          |  |                  |                   |                               |                           |                           |
| REGULAR       |                                 |                      |                  |                          |  |                  |                   |                               |                           |                           |
|               | -                               | -                    | -                | -                        | -  | -                | -                 | -                             | -                         | -                         |
| <b>TOTAL</b>  |                                 |                      | <b>\$0.00</b>    | <b>\$35.00-</b>          | <b>\$1,578.16</b>                        | <b>\$0.00</b>    | <b>\$1,543.16</b> | <b>\$0.00</b>                 | <b>\$0.00</b>             |                           |

Account: \*\*\*\* \* 8587

**Credit Reporting Disputes.** If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on Page 1.

**Report a Lost or Stolen Card Immediately.** Call the Account Inquiries number shown on Page 1.

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

If you think there is an error on your statement, write to us at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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.

**What Will Happen After We Receive Your Letter**

**When we receive your letter, we must do two things:**

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

**While we investigate whether or not there has been an error:**

- 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.
- 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.

**After we finish our investigation, one of two things will happen:**

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

**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 the address for billing errors and customer service inquiries shown on Page 1 of your statement.

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.

Account: \*\*\*\* \* 8587


| <b>INTEREST CHARGE CALCULATION</b>   |                              |                                  |                 |
|--|------------------------------|----------------------------------|-----------------|
| Your Annual Percentage Rate (APR) is the annual interest rate on your account. |                              |                                  |                 |
| Type of Balance  | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
| <b>PURCHASES</b>   |                              |                                  |                 |
| REGULAR  | 25.74% (D)(V)                | \$0.00                           | \$0.00          |
| <b>CASH ADVANCES</b>   |                              |                                  |                 |
| REGULAR  | 27.65% (D)(V)                | \$0.00                           | \$0.00          |

(V) = Variable Rate (D) = Daily


| <b>THANKYOU POINTS EARNED ON SEARS MASTERCARD</b> |             |
|---|-------------|
| ThankYou Member ID 8910231663680893               |             |
| Base 1X on purchases                              | 1543        |
| Points Adjusted                                   | 0           |
| <b>Points Earned This Billing Cycle</b>           | <b>1543</b> |


**Visit [thankyou.com](http://thankyou.com) or call 1-800-THANKYOU (842-6596) to redeem points or see full rewards details.**


Bonus Points may take one to two billing cycles to appear on your statement. Please refer to the specific terms and conditions pertaining to the promotion for further details.

So many ways to use ThankYou® Points! 

Visit [thankyou.com](http://thankyou.com) and use ThankYou Points for:

 Gift Cards

 Travel Rewards

 Merchandise and More

**Plus, transfer ThankYou Points into Shop Your Way® Points**  
For more information, call 1-800-842-6596.

## Transfer your Citi ThankYou® Points to Shop Your Way® Points.

Then use your Shop Your Way points to buy merchandise in store or online at Sears or Kmart. Terms and Conditions apply.

Go to [thankyou.com](http://thankyou.com) to transfer your ThankYou Points to Shop Your Way Points.



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**GET 10% OFF**  
USE YOUR SEARS CARD  
TO SEND A BEAUTIFUL BOUQUET

**sears** FLOWERS  
BY teleflora.

[www.searsflowers.com/glow](http://www.searsflowers.com/glow)  
1-866-637-3928

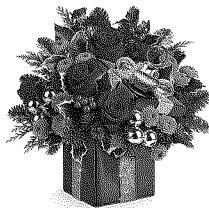


Thomas Kinkade's Jolly Santa Bouquet  
T16X200A -579.95- \$71.96

## SAVE 10% when you use your Sears card to send flowers!



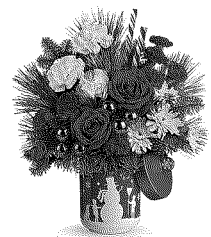
Teleflora's Sparkling Star Centerpiece  
T16X100A ~~\$69.95~~ \$62.96



Teleflora's Gift Wrapped Bouquet  
T16X400A ~~\$59.95~~ \$53.96



Send a Hug® Christmas Cardinal by Teleflora  
T16X500A ~~\$49.95~~ \$44.96



Teleflora's Snow Day Bouquet  
T16X300A ~~\$64.95~~ \$58.46

Order now at: [www.searsflowers.com/glow](http://www.searsflowers.com/glow) | Order by phone: 1-866-637-3928

\*Offer expires 12/31/2016. When you use a qualifying Sears card. Excludes Sears Commercial One® and Sears Home Improvement Account™ accounts. Subject to credit approval. While supplies last. Sears Flowers urges you to order at least 5 days prior to any holiday. Prices and service fees subject to change without notice. Due to the perishable nature of our products, please make customer service inquiries within 48 hours of delivery. Sears Shop at Home assumes all responsibility and liability for the content of this advertisement. Teleflora, P.O. Box 60910, Los Angeles, CA 90060, assumes all responsibility and liability for the products. By responding to this offer, you will be disclosing your credit card account number to a company outside the Citigroup family of companies. Sears cards are issued by Citibank, N.A. Citibank is not responsible for products and services offered by other companies. The Sears trademark is registered and used under license from Sears Brands, LLC. © 2016 Sears Brands, LLC. © 2016 Thomas Kinkade. Printed in U.S.A. © 2016 Teleflora LLC. PM4594M.

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