



Statement Closing Date: 06/10/18
 Days in Billing Period: 31
 Account Number: 5049 9020 4889 7796
 Customer Name: CELINE QUINIO

View your account online at paypalcredit.com
 or call 1-866-528-3733 8 AM ET to 11 PM ET
 Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

ACCOUNT SUMMARY	
Previous Balance	\$1,182.34
- Payments & Credits	\$0.00
+ Purchases & Adjustments	\$240.58
+ Fees	\$0.00
+ INTEREST CHARGES	\$0.00
= New Balance	\$1,422.92

PAYMENT INFORMATION	
New Balance	\$1,422.92
Minimum Payment Due	\$0.00
Payment Due Date	07/07/18
Amount to avoid Standard and Deferred Interest on your next statement:	\$160.64
See Reverse	

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 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:

Only the minimum payment	8 Years	\$2,807.00
\$55.00	3 Years	\$1,985.00 (Savings = \$822.00)

If you would like information about credit counseling services call 1-888-393-7166

CURRENT ACTIVITY

PURCHASES & ADJUSTMENTS

Posting Date	Type	Description		Amount
05/28/18	Deferred	OVERSTOCKCO	No Payments Until 12/07/18	\$99.95
06/10/18	Deferred	HAUTELOOKIN	No Payments Until 01/07/19	\$140.63
			Total Purchases & Adjustments	\$240.58

2018 Totals Year-To-Date	
Total Fees Charged in 2018: \$0.00	Total Interest Charged in 2018: \$0.00

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	19.99%	\$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 Payments Until 07/07/18	12/11/17	19.99%	07/07/18*	\$1.82	\$14.67	\$107.59*
No Payments Until 07/07/18	12/14/17	19.99%	07/07/18*	\$0.90	\$5.20	\$53.05*
No Payments Until 09/07/18	03/03/18	19.99%	09/07/18*	\$6.45	\$20.81	\$380.00*
No Payments Until 11/07/18	04/17/18	19.99%	11/07/18*	\$5.45	\$9.66	\$320.85*
No Payments Until 11/07/18	04/17/18	19.99%	11/07/18*	\$5.45	\$9.67	\$320.85*
No Payments Until 12/07/18	05/28/18	19.99%	12/07/18*	\$0.76	\$0.76	\$99.95*
No Payments Until 01/07/19	06/10/18	19.99%	01/07/19*	\$0.08	\$0.08	\$140.63*

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

5539 CAH 001 7 10 180610 0 PAGE 1 of 1 10 9156 2000 PP7A 01BT5539



Please: 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 PayPalCredit.com

Account Number : 5049 9020 4889 7796
 New Balance: \$1,422.92
 Payment Due Date: 07/07/18
 Minimum Payment Due: \$0.00

Amount Enclosed: \$

PayPal Credit
 PO Box 71202
 Charlotte NC 28272-1202

CELINE QUINIO
 214 VILLA GARDEN DR APT B
 MILL VALLEY CA 94941-3666



50499020488977960000000000000001422921

IMPORTANT INFORMATION ABOUT PAYPAL CREDIT

Payment Crediting and Requirements

Payments made by mail: If we receive your payment in Proper Form at the P.O. Box set forth in this billing statement by 5 p.m. Eastern Time, we will credit it as of that day. If we receive your payment in Proper Form at the P.O. Box set forth in this billing statement after 5 p.m. Eastern Time we will credit it as of the next day.

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

Proper Form: For a payment made by mail to be in proper form, you must:

- Enclose a check or money order drawn on funds on deposit with a U.S. financial institution or U.S. branch of a foreign financial institution. Do not send cash, foreign currency or post-dated checks; and
- Send your payment either: (i) by overnight mail with the payment coupon or your account number written on the payment instrument, or (ii) by regular mail with the payment coupon in the envelope provided and with the P.O. Box address visible through the envelope window.

Any payments not in Proper Form or that are made using a third-party bill pay service provider will be deemed non-conforming and may be refused. If we accept a non-conforming payment, we will credit it to your Account no more than five days after the date we receive it, unless otherwise required by law.

ANY INSTRUMENT TENDERED AS FULL SATISFACTION OF A DISPUTED DEBT MUST BE SENT TO: PayPal Credit, P.O. Box 5018, Timonium, MD 21094.

Notice About Payments You Make by Check

If you pay by check, you authorize us to make a one-time electronic fund transfer from your bank account. When we do so, your bank account may be debited for the amount of the check as early as the day we receive your payment. You will not receive your check back. If you have any questions about this, please call customer service at 1-866-528-3733.

Paying Interest

Your due date is at least 25 days after the close of each Billing Cycle. We will not charge any interest on Standard Purchases or Cash Advances if you pay your entire balance by the due date each month. We will charge interest on a Deferred Interest Purchase from its transaction posting date, unless you pay the Deferred Interest balance in full by its Expiration Date, which will be at least 6 months after the transaction posting date.

How We Calculate the Balance on Which the Interest is Computed

We calculate interest for each Billing Cycle using the Average Daily Balance (including new Purchases and Cash Advances) method. A separate daily balance is calculated for each balance type. These balance types include, for example, Standard Purchases, Cash Advances, and different Promotional Purchases. To get to the Average Daily Balance, we take the starting balance each day for each balance type, add any new charges and fees, and subtract any payments and 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 for each balance type. The Average Daily Balance is referred to as "Balance Subject to Interest Rate" on your statement.

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

New Purchases made at the standard APR, without any promotional offer, and new Cash Advances.

Deferred Interest Purchases Expiring Next 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 and/or extra interest on your next statement.

Billing Rights Summary

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: PayPal Credit, P.O. Box 5018, Timonium, MD 21094 or call customer service at 1-866-528-3733. If your PayPal Credit Account is linked to a PayPal account, you can also communicate the error through the Resolution Center on PayPal.com.

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 by mail, through the Resolution Center on www.paypal.com (if you have a PayPal account) or by calling customer service. You may email 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: PayPal Credit, P.O. Box 5018, Timonium, MD 21094, or call customer service at 1-866-528-3733. If your PayPal Credit Account is linked to a PayPal account, you can also communicate through the Resolution Center on paypal.com.

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.

Correspondence

If you have any other questions relating to your billing statements that are not related to billing errors please write to: PayPal Credit, P.O. Box 5138, Timonium, MD 21094.

The lender for PayPal Credit accounts is Comenity Capital Bank.
BMLCU0813 OM5539BN - 7 - August 4, 2017