

# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:  
SEARS CREDIT CARDS  
PO Box 6283, Sioux Falls, SD 57117-6283



sears Card®

**Customer Service:**  
searscard.com  
**Account Inquiries:**  
1-800-917-7700

**Account Number:** xxxx xxxx xxxx 1440

## Summary of Account Activity

Previous Balance	\$415.78
Payments	-\$95.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
<b>Fees Charged</b>	<b>+\$0.00</b>
<b>Interest Charged</b>	<b>+\$8.43</b>
New Balance	\$329.21
Past Due Amount	\$0.00

Credit Limit	\$900.00
Available Credit	\$570.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	01/16/2014
Next Statement Closing Date	02/13/2014
Days in Billing Cycle	31

## Payment Information

New Balance	\$329.21
Minimum Payment Due	\$25.00
Payment Due Date	February 12, 2014

**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 \$35.

**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	16 months	\$389

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

## TRANSACTIONS

Trans Date	Description	Reference #	Amount
12/26	PAYMENT - THANK YOU	P936200B8EHWWA7JJ	\$ 25.00-
01/13	PAYMENT - THANK YOU	P935100QY00XTMZL4	\$ 70.00-

## FEES

**TOTAL FEES FOR THIS PERIOD** \$ 0.00

## INTEREST CHARGED

01/16	INTEREST CHARGE ON PURCHASES	\$ 8.43
<b>TOTAL INTEREST FOR THIS PERIOD</b>		<b>\$ 8.43</b>



# It's time!

SHOP YOUR WAY™

Shopped at Sears or Sears.com and made a qualifying purchase 11/3-12/26? **Redeem your points at Sears or Kmart by 1/31/14!**

► LEARN MORE at [www.shopyourway.com/terms](http://www.shopyourway.com/terms)

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PLEASE SEE IMPORTANT INFORMATION ON PAGES 2 AND 4.

Page 1 of 6

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

Statement Enclosed

Your Account Number is xxxx xxxx xxxx 1440

**GIVE A  
GIFT CARD.**  
SMILES INCLUDED.

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



Payment Due Date	February 12, 2014
New Balance	\$329.21
Past Due Amount	\$0.00
Minimum Payment Due	\$25.00

**Amount Enclosed: \$**

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

BETHANY M BARROW  
2305 WINDSOR CT  
BLACKFOOT, ID 83221-4028

SEARS CREDIT CARDS  
PO BOX 688956  
DES MOINES, IA 50368-8956

**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. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row. 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 (the "excluded promotional balance") is excluded from the amount you must pay in full to get a grace period. However, you must still pay any separately required payment on the excluded promotion. 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 so long as you pay the New Balance less any excluded promotional balances 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: Payments Department, 1500 Boltonfield Street, Columbus, OH 43228. 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.**

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PLEASE SEE IMPORTANT INFORMATION ON PAGE 4

SMC/TGI/SCC/SCP/HIPs-2 APR13

**Change of Address**

Please print address changes in blue or black ink.

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Account: \*\*\*\* \* 1440

2014 Totals Year-to-Date	
Total Fees Charged in 2014	\$0.00
Total Interest Charged in 2014	\$8.43

INTEREST CHARGE CALCULATION		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
PURCHASES			
REGULAR	25.24% (D)(V)	\$393.20	\$8.43
(V) = Variable Rate (D) = Daily			

SWITCH TO JACKSON HEWITT®!

**PAY \$50 LESS  
THAN LAST YEAR!**

Plus, take an  
**ADDITIONAL \$10 OFF**  
when you use your  
**Sears Card!**

293 GET YOUR TAXES DONE WHILE YOU SHOP! VISIT A JACKSON HEWITT TAX PRO IN SELECT SEARS STORES!



Offer valid for tax prep fees paid to a competitor of \$150 or more. Proof of last year's tax preparation fee required. Does not apply to amendments, extensions, online tax preparation product or other services. Product fees excluded. Valid at participating locations only and may not be combined with any other offer. Most offices are independently owned & operated. **EXPIRES: 4/15/14 CODE: RH7ZD** Citibank is not responsible for product and services offered by other companies.

You're no ordinary customer...

**Your Sears card is no ordinary card.**

Sears Cardmembers are preferred customers. That's why your card has been packed with exclusive savings and benefits that are anything but ordinary.



**More savings**

- Special financing and valuable coupons
- Exclusive Cardmember-only sales events at [sears.com/creditooffers](http://sears.com/creditooffers)
- Shop Sears, Kmart, Lands' End® and [mygofer.com](http://mygofer.com)

**More convenience**

- Online bill payment options
- Acceptance at Sears, Kmart and Lands' End®, in-store and online

Enjoy the benefits you deserve. Use your Sears card.

**sears**

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**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.

EM

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JANUARY 26<sup>TH</sup>  
**THRU**  
FEBRUARY 1<sup>ST</sup>, 2014

**EXCLUSIVE  
2-DAY PREVIEW  
EVENT**

JANUARY 24<sup>TH</sup> &  
JANUARY 25<sup>TH</sup>, 2014

**sears**  
HOMETOWN STORE  
APPLIANCE & HARDWARE STORE  
HOME APPLIANCE SHOWROOM

**BUY MORE  
SAVE MORE**

<sup>1</sup>WHEN YOU BUY  
APPLIANCES OVER \$399 EACH

**extra 10% OFF**

WHEN YOU BUY  
TWO APPLIANCES<sup>1</sup>

**extra 15% OFF**

WHEN YOU BUY  
THREE APPLIANCES<sup>1</sup>

**extra 20% OFF**

WHEN YOU BUY FOUR  
OR MORE APPLIANCES<sup>1</sup>

UP TO **20% OFF** ALL KENMORE<sup>®</sup>  
APPLIANCES<sup>2</sup>

plus **5% OFF**  
EXTRA  
ALL APPLIANCES<sup>3</sup>  
WITH YOUR SEARS CARD

OR **12 MONTHS  
SPECIAL FINANCING<sup>4</sup>**  
ON ALL APPLIANCES  
OVER \$499 WITH  
YOUR SEARS CARD



(2) Advertised savings are valid in-store only and range from 5%-20%. (1,2,3) Additional exclusions apply. See reverse for offer details. Offers good thru 2/1/14. (4) See reverse for offer details. Offer good thru 2/1/14.

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## Member Bonus Days

 **SHOP YOUR WAY™**  
members can choose

**10%** back  
in points

— OR —

Everyone gets an extra

**5% OFF**

Purchase requirements apply in select departments. See reverse.<sup>†</sup>

or **special financing**

in select departments at Sears\*



**when you use your Sears card.**

Extra 5% off and points offer cannot be combined with special financing.

Valid January 31–February 1, 2014. See reverse for details.

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**(1,2,3) Bosch\*, Whirlpool\*, KitchenAid\*, Maytag\*, Amana\*, LG\*, GE\*, GE Profile™, GE Café™ and Samsung\* appliances limited to 10% off.** Offers exclude Hot Buys, Super Hot Buys, Special Purchases, Jenn-Air®, Dacor, air conditioners, closeouts and Everyday Great Price items. Offers good thru 2/1/14. **(3) Cannot be combined with other Sears card discounts. Excludes Sears Commercial One® accounts and Outlet Stores. Sears Home Improvement Account<sup>SM</sup> applies on installed merchandise only. (4) Offer applies to appliances over \$499 after discounts and coupons when you use a qualifying Sears card. See below for Important Special Financing/Deferred Interest Details.** Excludes Outlet Stores. Offer good thru 2/1/14.

**IMPORTANT SPECIAL FINANCING/DEFERRED INTEREST DETAILS (when offered):** (4) Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period or if you make a late payment. Minimum payments required. With credit approval for qualifying purchases made on a Sears card at participating stores (Sears Commercial One® accounts excluded). Sears Home Improvement Account<sup>SM</sup> valid on installed sales only. Offer valid for consumers accounts in good standing; subject to change without notice; see store for details. May not be combined with any other credit promotional offer. Sears card: As of 11/1/2013, APR for purchases: Variable 7.24%-27.24% or non-variable 14.00%-29.99%. Minimum interest charge: up to \$2. Sears card agreement for details, including the APRs and fee applicable to you. Sears cards are issued by Citibank, N.A.

LICENSES (LICS) HELD BY OR FOR OUR SERVICE PROVIDER SEARS, ROEBUCK AND CO: AL (Res. Home Bldr/Remodeler #9466, HVAC #91067); AK (Gen. Contr.- Exc. Res. #675); AR (Mast. Contr. #011774); AZ (Res. HVAC Contr. #ROC013509, Com. HVAC Contr. #ROC079967, Gen. Com. Contr. #ROC080918, Gen. Res. Contr. #ROC092564, Res. Plumb Contr. #ROC080304, Com. Plumb Contr. #ROC080305, Res. Elect. Contr. #ROC079952); CA (HVAC #25455-C20, Plum #25455-C36, Elec. #25455-C10, GDO #25455-D28); CT (HIC. 0584068, HVAC 303642); FL (HVAC #CMC1249825, Plum #CFC057295, Bldg. Contr. CBC015949); GA (HVAC #CN003489); IN (Plumbing #PCI0701057); KY (HVAC #M03913); LA (Mech./Spec. Contr. #5526, Master Plumb #LMP1885); MA (Home Imp. #141873, All plumbing and elec. service performed by lic subcontrs); MD (MHIC #321-17, HVAC #6528); MI (Res. Bldr. #2101175210); MN (Res. Bldg. Contr. #20155409); NY (Nassau County, HIC # H1809170000); NJ (A substantial part of the work we undertake in the State of New Jersey may be performed by independent licensed plumbing contractors or subcontractors; lic plumb contrs or subs); NV (Gen. Contr. #0054530, #0005543A,B,C,D,E,F,G; Serviceman #S0686, #S0688; HVAC #A0038, HVAC #A0039); OH (Elec. Contr. #26034); OR (Gen. Contr. #0001051); RI (Gen. Contr. #4667); TX (HVAC Nos. #TACLB00019160E, #TACLB28703E, #TACLA00027233E, Master Plumb #15949); VA (Class A Contr. #27050-57009); WA (Gen. Contr. #SEARSR-372NT, Elec. Contr. #SEARSRC000DA); Some services performed by owners. Other services and installations are performed by licensed contractors authorized by our service provider; additional Sears, Roebuck and Co. license information available upon request. No elec. service in NJ.

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#### Purchase Requirements:

Offer applies to total Consumer Electronic purchases over \$799; offer varies in the Fitness Department—on total fitness purchases over \$299: Members can choose 15% back in points or everyone gets an extra 5% off.

Purchase requirement calculated before taxes, installation or delivery and after discounts have been applied and must be made in a single transaction. See associate for details.

\*Extra 5% excludes Sears Commercial One® accounts and Outlet Stores. Sears Home Improvement accounts apply to installed merchandise only. Offers not valid on Insane Deals, Introductory Offers, Special Purchases, and Everyday Great Price items. Not valid on New Balance® Athletic Shoes, Levi's®, Shoebuy.com, baby gear, nursery furniture, Scrubology, Two Hearts Maternity, fragrances and cosmetics in Puerto Rico, closeout or introductory offers, price drops, red tag, special purchases, generators, Weber, propane tanks and exchanges, iComfort and Tempur-Pedic, Sealy EBUYS, Brogan Select, Glen Abbey, Maddox, Stearns & Foster®, Serta EBUYS, Cary, Meriden, iSeries, Simmons Beautyrest North Gate, TruEnergy and Black, crib mattresses and waterbeds, Electrolux, Jenn-Air, Cador, Fisher & Paykel, Whirlpool® brands, countertop microwaves, water heaters, water softeners, water filtration, air conditioners, air cleaners, humidifiers, dehumidifiers, accessories, sewing machines, video game hardware, Bose®, Onkyo, prepaid calling cards, iTunes®, iPod®, Sony DSLR, Sony camcorders, Sony lenses, Nikon® DSLR, Nikon lenses, Samsung and Sony UPP, computers, converter boxes, tablets, eReaders, parts & repair center, catalog orders, Sears Licensed Businesses, installed home improvements and repair services, protection agreements and gift cards.

OFFER VALID FROM JANUARY 31–February 1, 2014. POINTS AND SAVINGS OFFERS NOT COMBINABLE. MEMBERS CHOOSE SAVINGS OR POINTS.

By accepting Shop Your Way member benefits and offers, you agree to the Shop Your Way terms and conditions, available at [www.shopyourway.com/terms](http://www.shopyourway.com/terms). Members earn points on qualifying purchases, excluding sales taxes and other fees. Subject to full program terms available at [shopyourway.com](http://shopyourway.com). Must remain opted-in to receiving promotional emails from Shop Your Way to earn extra points. Extra points are inclusive of, and not in addition to, any base points earned on qualifying purchases. When extra point offers are combined, total points earned will be less than the combined point totals for each individual offer. See [shopyourway.com](http://shopyourway.com) for details.

#### \*IMPORTANT SPECIAL FINANCING/DEFERRED INTEREST DETAILS (when offered):

No interest if paid in full within the promotional period. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the promotional period or if you make a late payment. Minimum payments required. These offers are available in Home Appliances, Fitness Equipment, Sporting Goods, Lawn and Garden, Patio and Grills, Tools, Automotive, Consumer Electronics and Game Rooms through February 1, 2014. Purchase requirements calculated before taxes, installation or delivery and after discounts have been applied and must be made in a single transaction. See associate for specific details.

With credit approval, for qualifying purchases made on a Sears card (Sears Commercial One® accounts excluded). Sears Home Improvement Account<sup>SM</sup> valid on installed sales only. Offer valid for consumer accounts in good standing; is subject to change without notice; see store for details. May not be combined with any other promotional offer. Sears cards: As of 12/4/2013, APR for purchases: variable 7.24%–27.24% or non-variable 14.00%–29.99%. Minimum interest charge: up to \$2. See card agreement for details, including the APRs and fees applicable to you. Sears cards are issued by Citibank, N.A.

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