PayPal



The system upgrade is complete.

A better way to PayPal starts now! Here's what you need to know:



Were you enrolled in auto pay? Don't forget to reenroll!



Make sure to reschedule any one-time payments that were canceled.



Explore the new alert options and enroll in the alerts you'd like to receive.

To reenroll in auto pay or reschedule payments, log in to your account online or via the PayPal app. To find out more information regarding servicing changes visit **www.paypal.com/us/cashback-system-upgrade.**

PayPal

VINCENZO MARSALA
Account Number xxxx xxxx xxxx 6428

Visit us at www.paypal.com
PayPal Credit Services:
1-855-938-3684

Summary of Account Activity	
Previous Balance	$3,923.28
- Payments	$200.00
+ Purchases/Debits	$385.71
+ Fees Charged	**$11.54**
+ Interest Charges	**$93.98**
New Balance	**$4,214.51**
Credit Limit	$8,400.00
Available Credit	$4,185.00
Cash Limit	$1,680.00
Available Cash	$1,680.00
Statement Closing Date	10/25/2022
Days in Billing Cycle	32

Payment Information	
New Balance	$4,214.51
Total Minimum Payment Due	$137.00
Payment Due Date	11/17/2022

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 $41.00.

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	16 years	$11,725.00
$170.00	3 years	$6,133.00 (Savings= $5,592.00)

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

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

PayPal

Account Number: xxxx xxxx xxxx 6428

Total Minimum Payment Due	Payment Due Date	New Balance
$137.00	11/17/2022	$4,214.51

Save a stamp, pay on-line at www.paypal.com $ _____.__

VINCENZO MARSALA
558 E EL NORTE PKWY
ESCONDIDO CA 92026-2735

Make Payment to: PAYPAL CREDIT SVCS/SYNCB
PO BOX 960080
ORLANDO, FL 32896-0080

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 965004, Orlando, FL 32896-5004.** 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 965003, Orlando, FL 32896-5003.

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 530993, Atlanta, GA 30353-0993 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 the Billing Inquiries Address of: Synchrony Bank, P.O. Box 965003, Orlando, FL 32896-5003
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 965003, Orlando, FL 32896-5003
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 965003, Orlando, FL 32896-5003.
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 965005, Orlando, FL 32896-5005. 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.

Contacting PayPal or its affiliate on this account, or filing a claim through any of PayPal or its affiliate's dispute resolution process will not result in an inquiry being placed with us regarding your account.

Your Account is owned and serviced by Synchrony Bank.

[WF4521201A] O1ID8640 - 11/23/21

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 965065, Orlando, FL 32896-5065.

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 the named retailer on this account.

PayPal

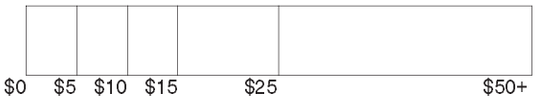
PayPal Cash Rewards Program

Previous Cash Rewards Balance	$107.67
+ Cash Rewards Earned This Period	$7.71
- Cash Rewards Redeemed to your PayPal balance*	$115.38
= Current Cash Rewards Balance	$0.00

Rewards Information

Earn 3% cash back when you check out with PayPal and choose PayPal Cashback World Mastercard® or PayPal Cashback Mastercard®, and earn 2% cash back on purchases everywhere else Mastercard is accepted! Check your Cash Rewards Balance and redeem to your PayPal balance* anytime.

*Important information on redeeming Cash Rewards: You need to have a PayPal Balance account to transfer your Cash Rewards to your PayPal balance. If you do not have that account, you can transfer your Cash Rewards to your bank account or debit card linked to your account with PayPal.



Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
09/27	09/27	7543529LZEV1MBZ6G	SORIANA283 SNMALLENDE SAN MIGUEL DE00	$8.73
		- 09/27	MX NUEVO PESO	
		- 09/27	176.00 X 0.04960227	
09/27	09/27	7543529LZEV1MBZ6R	SORIANA283 SNMALLENDE SAN MIGUEL DE00	$4.61
		- 09/27	MX NUEVO PESO	
		- 09/27	93.00 X 0.04956989	
10/10	10/10	7543529MDF589NF3L	COSTCO CELAYA CELAYA GTO 00	$217.87
		- 10/10	MX NUEVO PESO	
		- 10/10	4345.29 X 0.05013934	
10/10	10/10	7517713MB001X4AMX	DALTILE SN MIGUEL DE MX	$72.20
		- 10/10	MX NUEVO PESO	
		- 10/10	1440.02 X 0.05013819	
10/11	10/11	7541405MDVE4NTARM	TORTILLERIA MARTHA SAN MIGUEL DE GU	$46.88
		- 10/11	MX NUEVO PESO	
		- 10/11	935.00 X 0.05013903	
10/11	10/11	7541405MDW0NZ1WEB	BOD AURRERA SN MIGUEL ALLENDE GTO GU	$8.71
		- 10/11	MX NUEVO PESO	
		- 10/11	173.76 X 0.05012661	
10/14	10/14	8521853MF00XTMM3Y	PAYMENT - THANK YOU	($200.00)
10/16	10/16	7541405MJVEH3G5M1	ZORRO SAN MIGUEL DE AL SAN MIGUEL DE GU	$26.71
		- 10/16	MX NUEVO PESO	
		- 10/16	533.14 X 0.05009941	
			FEES	
09/27	09/27		FOREIGN TRANSACTION FEE	$0.26
09/27	09/27		FOREIGN TRANSACTION FEE	$0.13
10/10	10/10		FOREIGN TRANSACTION FEE	$6.53
10/10	10/10		FOREIGN TRANSACTION FEE	$2.16
10/11	10/11		FOREIGN TRANSACTION FEE	$1.40
10/11	10/11		FOREIGN TRANSACTION FEE	$0.26
10/16	10/16		FOREIGN TRANSACTION FEE	$0.80
			TOTAL FEES FOR THIS PERIOD	**$11.54**
			INTEREST CHARGED	
10/25	10/25		INTEREST CHARGE ON PURCHASES &	$93.98
			BALANCE TRANSFERS	$93.98
10/25	10/25		INTEREST CHARGE ON CASH ADVANCES	$0.00
			TOTAL INTEREST FOR THIS PERIOD	**$93.98**

2022 Totals Year-to-Date

Total Fees Charged in 2022	$137.66
Total Interest Charged in 2022	$601.16
Total Interest Paid in 2022	$513.76

Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases & Balance Transfers	N/A	26.24% (v)	$4,084.60	$93.98
Cash Advances	N/A	29.24% (v)	$0.00	$0.00

(v) = Variable Rate

Cardholder News and Information

Balance Transfers may be referred to as Transfers.

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

The Annual Percentage Rate (APR) for Purchases will apply to Balance Transfers if they are made available to you and the Balance Transfers 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.

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.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Cardholder Benefits and Information

The PayPal Cashback Mastercard system upgrade is complete, giving you a more seamless way to manage your rewards, account alerts, and more.

If you were enrolled in auto pay or had any scheduled payments, they were canceled because of the system upgrade that took place on September 20.

You can reenroll in auto pay via the PayPal app or by going to https://www.paypal.com/us/autopay. You can also schedule payments via the PayPal app or by logging in to your account online.

If you need help with the reenrollment process or scheduling payments, call customer service at (855) 938-3684.

Congrats! Your card has been upgraded to a PayPal Cashback World Mastercard®. Starting now, get all the benefits of your existing card, plus more! To learn about World benefits, go to https://paypal.syf.com/w-mastercard-benefits

Looking for a more convenient due date? Call customer service at the phone number on your statement to determine if you are eligible and discuss available options.

CARDHOLDER NEWS AND INFORMATION

PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT.

We are revising the arbitration provision of your credit card agreement. The "Resolving A Dispute With Arbitration" provision in your credit card agreement will be superseded and replaced with the "Resolving A Dispute With Arbitration" shown below. The new provision will apply to your account immediately. You have the right to reject this new provision, in which event neither you nor we will have the right to require arbitration of any claim. Please keep this important document for your records.

RESOLVING A DISPUTE WITH ARBITRATION

PLEASE READ THIS SECTION CAREFULLY. IF YOU DO NOT REJECT IT, THIS SECTION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) LESS INFORMATION WILL BE AVAILABLE; AND (4) APPEAL RIGHTS WILL BE LIMITED.

1. **CLAIMS AND PARTIES.** If either you or we make a demand for arbitration, you and we must arbitrate any dispute or claim between you (including any other user of your account), and us (including our parents, affiliates, agents, employees, officers, and assignees) that directly or indirectly arises from or relates to your account, your account Agreement or our relationship, except as noted below. In addition, PayPal, Inc. and/or any assignee, agent, or service provider of ours that collects amounts due on your account are intended beneficiaries of this Arbitration section and may enforce it in full (notwithstanding any state law to the contrary).

2. This Arbitration section broadly covers claims, including counterclaims, based upon contract, tort, consumer rights, fraud and other intentional torts, negligence, constitution, statute, regulation, ordinance, common law and equity and claims for money damages and injunctive or declaratory relief, even if they arose before this section took effect. You may not sell, assign or transfer a claim.

3. Examples of claims subject to arbitration are disputes about an account transaction, fees, charges or interest, the events leading up to the Agreement (such as any disclosures, advertisements, promotions or oral or written statements, warranties or representations made by us), an application for or denial of credit, any product or service provided by us or third parties in connection with the Agreement, credit reporting, benefit programs related to your account including any reward program, the collection of amounts due by our assignees, service providers, or agents and the manner of collection.

4. However, we will not require you to arbitrate any individual case in small claims court or your state's equivalent court, so long as it remains an individual case in that court. Also, even if all parties have opted to litigate a claim in court, you or we may elect arbitration with respect to any claim made by a new party or any claim later asserted by a party in any related or unrelated lawsuit, including modifying an individual claim to assert a class, representative or multi-party claim. Arbitration may be requested at any time, even where there is a pending lawsuit, unless a trial has begun, or a final judgment entered.

5. Only a court will decide disputes about the validity, enforceability, coverage or scope of this Arbitration section or any part thereof. However, any dispute that concerns the validity or enforceability of the Agreement as a whole is for the arbitrator to decide.

6. **NO CLASS ACTIONS.** IF EITHER YOU OR WE ELECT TO ARBITRATE A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT (A) TO PARTICIPATE IN A CLASS ACTION, PRIVATE ATTORNEY GENERAL ACTION OR OTHER REPRESENTATIVE ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE OR CLASS MEMBER, OR (B) TO JOIN OR CONSOLIDATE CLAIMS WITH CLAIMS OF ANY OTHER PERSONS EXCEPT ACCOUNTHOLDERS ON YOUR ACCOUNT. THUS, YOU MAY NOT BRING CLAIMS AGAINST US ON BEHALF OF ANY ACCOUNTHOLDER WHO IS NOT AN ACCOUNTHOLDER ON YOUR ACCOUNT, AND YOU AGREE THAT ONLY ACCOUNTHOLDERS ON YOUR ACCOUNT MAY BE JOINED IN A SINGLE ARBITRATION WITH ANY CLAIM YOU HAVE.

7. **PROCEDURES.** The party who wants to arbitrate must notify the other party in writing. This notice can be given after the beginning of a lawsuit or in papers filed in the lawsuit. Otherwise, your notice must be sent to Synchrony Bank, Legal Operation, P.O. Box 29110, Shawnee Mission, KS 66201-5320, ATTN: ARBITRATION DEMAND. The party seeking arbitration must select either the American Arbitration Association (AAA), 120 Broadway, Floor 21, New York, NY 10271, www.adr.org, or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com, to administer the arbitration. If neither administrator can handle the dispute, a court with jurisdiction will appoint an arbitrator.

8. The arbitration administrator will appoint the arbitrator and will tell the parties what to do next. The arbitrator must be a lawyer with at least ten years of legal experience. The arbitrator must apply the same law, consistent with the Federal Arbitration Act (FAA), that would apply to an individual action in court, but may use different procedural rules. The arbitrator will apply the same statutes of limitation and privileges that a court would apply if the matter were pending in court.

9. The arbitrator may award any damages or other relief or remedies that would apply under applicable law to an individual action brought in court, including, without limitation, punitive damages (governed by the Constitutional standards employed by the courts) and injunctive, equitable and declaratory relief (but only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim). The parties will bear the fees and costs of their attorneys, witnesses and experts. However, the arbitrator will have the authority to award fees and costs of attorneys, witnesses and experts to the extent permitted by the Agreement, the administrator's rules or applicable law.

10. The arbitration will take place by phone or at a location reasonably convenient to you. If you ask, we will pay all the fees the administrator or arbitrator charges if you cannot obtain a waiver of fees from the administrator and are acting in good faith. We will pay arbitration costs required by the administrator's rules or that are necessary for this Arbitration section to be enforced. Notwithstanding the foregoing, you will be required to advance half of all administrative fees and arbitrator's fees (and to be responsible for payment of such fees to the extent not advanced) if you pursue arbitration as part of a group of similar arbitrations, or if you otherwise seek to participate in a mass arbitration proceeding. If an arbitration already in process is later determined to be part of a mass arbitration proceeding, we shall have the right to request that the arbitrator order you to reimburse us for fees already paid or advanced.

11. **GOVERNING LAW.** This Arbitration section is governed by the FAA. Utah law shall apply to the extent state law is relevant under the FAA, unless otherwise stated herein. The arbitrator's award will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitration award and any judgment confirming it will apply only to the specific case and cannot be used in any other case except to enforce the award.

12. **SURVIVAL.** This Arbitration section shall survive the repayment of all amounts owed, the termination, cancellation or suspension of the Agreement or your account or credit privileges, any legal proceeding, and any bankruptcy by you, to the extent consistent with applicable bankruptcy law. If this Arbitration section conflicts with the applicable arbitration rules or the other provisions of the Agreement, this Arbitration section shall govern.

13. **SEVERABILITY.** If any portion of this Arbitration section is held to be invalid or unenforceable, the remaining portions shall nevertheless remain in force with the following two exceptions. First, if a determination is made that the "No Class Actions" provision is unenforceable, and that determination is not reversed on appeal, then this Arbitration section shall be void in its entirety. Second, if a court determines that a public injunctive relief claim may proceed notwithstanding the "No Class Actions" provision, and that determination is not reversed on appeal, then the public injunctive relief claim will be decided by a court, and any individual claims will be arbitrated. The parties will ask the court to stay the public injunctive relief claim until the other claims have been finally concluded.

14. **HOW TO REJECT ARBITRATION.** You may reject this Arbitration section. If you do that, a court will resolve any dispute or claim. To reject this section, send us a notice within 45 days after you open your account or we first provided you with your right to reject this section. The notice must include your name, address, account number, and personal signature, and must be mailed to Synchrony Bank, P.O. Box 965012, Orlando, FL 32896-5012. This is the only way you can reject this section. Rejecting this Arbitration section will not affect any other provision of the Agreement. It will also not affect any prior arbitration agreement or dispute resolution provision between you and us, which will remain in full force and effect. If you don't reject this Arbitration section, it will be effective as of the date of the Agreement and will supersede any prior arbitration agreement between you and us that would otherwise be applicable.