

FILED

CHILLICOTHE MUNICIPAL COURT
ROSS COUNTY, OHIO

2024 NOV 25 PM 1:18

PORTFOLIO RECOVERY ASSOCIATES,
LLC
120 CORPORATE BLVD
NORFOLK, VA 23502

TINA E. LARGE, CLERK
MUNICIPAL COURT
CHILLICOTHE, OHIO

PLAINTIFF

CASE NO.:

24 CVF 2360
COMPLAINT

vs.

GABRIELLE R SISCO
537 LILLIE ST
CHILLICOTHE, OH 45601-3618


DEFENDANT

1. The Plaintiff is the owner of the Defendant's SYNCHRONY BANK - LOWES account, bearing account number XXXXXXXXXXXXX7458. The Chain of Title is attached hereto as Exhibit A.
2. By use of the account, the Defendant became bound by terms in the Account s agreement. Copies of the Statements and Agreement are attached hereto as Exhibits B and C.
3. The Defendant breached the Account's agreement by failing to make payments on the Account as required.
4. The amount due and owing by the Defendant is \$1,256.49.
5. Although demand has been made upon the Defendant to liquidate the balance due and owing, the Defendant failed to do so.
6. Plaintiff does not seek an award of attorney fees, contractual or statutory interest after the date of charge off including any post judgment interest, and expressly disclaims any right it may have to the same.

10/27/24
8/10

Wherefore, the Plaintiff prays for judgment against the Defendant in the amount of \$1,256.49 and court costs.

WELTMAN, WEINBERG & REIS CO., L.P.A.



KATHLEEN M. SMITH, 0090587
ATTORNEY FOR PLAINTIFF
5475 RINGS ROAD, SUITE 200
DUBLIN, OH 43017
PHONE: 614-801-2600
CONSUMER INQUIRIES: 800-334-0257
FAX: 614-801-2601
EMAIL: DUBATTY@WELTMAN.COM
WWR# 041568832

 **synchrony**
965 Keller Rd
Altamonte Springs, FL 32714

BILL of SALE

PRA (SFFLPRLS) – PLCC Fresh – August 2023

IC_SFFLPRLS_DMPLA_DebtManager-20230813074055997739000-263588-PLCMNT-EXPORT.xml.gzip

Transfer Date: 08/12/2023

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 12th day of August 2023, 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 8/31/2023
7C16DBC75C743B...

Lynne Fisher

Title: SVP Recovery Operations

RFS Holding LLC
DocuSigned by:

By: Lynne Fisher 8/31/2023
7C16DBC75C743B...

Lynne Fisher

Title: Duly Authorized Signatory

Synchrony Card Funding, LLC
DocuSigned by:

By: Lynne Fisher 8/31/2023
7C16DBC75C743B...

Lynne Fisher

Title: Duly Authorized Signatory

Retail Finance Credit Services, LLC
DocuSigned by:

By: Lynne Fisher 8/31/2023
7C16DBC75C743B...

Lynne Fisher

Title: Vice President

EXHIBIT A

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

CREDITOR-ACCOUNT-REFERENCE-IDENTIFIER	*****7458
GERMSACCTNUM	
FLIPACCTNUM	
PARENTACCT	
CONSUMER-LEGACY-IDENTIFIER	*****458P
CREDITOR-EXTERNAL-ACCOUNT-IDENTIFIER	
AGENCY-ACCOUNT-IDENTIFIER	*****2588
CREDITOR-ACCOUNT-LEGACY-IDENTIFIER	*****7458
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	GABRIELLE
CONSUMER-MIDDLE-NAME	R
CONSUMER-LAST-NAME	SISCO
CONSUMER-NAME-PREFIX	
CONSUMER-NAME-SUFFIX	
BIRTH-DATE	**/**/1980
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_SFPLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-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	3470 STATE ROUTE 207
ADDRESS-LINE-2	
ADDRESS-LINE-3	
ADDRESS-CITY	CHILLICOTHE
ADDRESS-COUNTY	
ADDRESS-STATE-CODE	OH
ADDRESS-POSTAL-CODE	456019417
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_CNFRMT_N_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	

Sale File: IC_SFPLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

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	2022-11-06

Sale File: IC_SFPLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

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_OWNERSHP_TYP_VAL_TXT	
COMAKER_1_ACCNT_OWNERSHP_TYP_QUAL_VAL_TXT	
COMAKER_1_CNSMR_ACCNT_OWNERSHP_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	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

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	
COMAKER_2_CNSMR_ACCNT_OWNRSHP_TYP_VAL_TXT	
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	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

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	
COMAKER_1_COUNTRY-DIAL-CODE_1	
COMAKER_1_COUNTRY-REFERENCE_1	
COMAKER_1_CONNECT-ATTEMPT-COUNT_1	
COMAKER_1_LAST-CONNECT-ATTEMPT-DATE_1	
COMAKER_1_LAST-CONNECT-SUCCESS-DATE_1	
COMAKER_1_PHONE-STATUS_1	
COMAKER_1_PHONE-SOURCE_1	
COMAKER_1_PHONE-CONSENT-FLAG_1	
COMAKER_1_PHONE-CONSENT-DATE_1	
COMAKER_1_PHONE-NUMBER_2	
COMAKER_1_PHONE-EXTENSION_2	
COMAKER_1_PHONE-TYPE_2	
COMAKER_1_PHONE-TECHNOLOGY-TYPE_2	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

COMAKER_1_COUNTRY-DIAL-CODE_2	
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	
COMAKER_1_CONNECT-ATTEMPT-COUNT_3	
COMAKER_1_LAST-CONNECT-ATTEMPT-DATE_3	
COMAKER_1_LAST-CONNECT-SUCCESS-DATE_3	
COMAKER_1_PHONE-STATUS_3	
COMAKER_1_PHONE-SOURCE_3	
COMAKER_1_PHONE-CONSENT-FLAG_3	
COMAKER_1_PHONE-CONSENT-DATE_3	
COMAKER_1_PHONE-NUMBER_4	
COMAKER_1_PHONE-EXTENSION_4	

Sale File: IC_SFPLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

COMAKER_1_PHONE-TYPE 4	
COMAKER_1_PHONE-TECHNOLOGY-TYPE 4	
COMAKER_1_COUNTRY-DIAL-CODE 4	
COMAKER_1_COUNTRY-REFERENCE 4	
COMAKER_1_CONNECT-ATTEMPT-COUNT 4	
COMAKER_1_LAST-CONNECT-ATTEMPT-DATE 4	
COMAKER_1_LAST-CONNECT-SUCCESS-DATE 4	
COMAKER_1_PHONE-STATUS 4	
COMAKER_1_PHONE-SOURCE 4	
COMAKER_1_PHONE-CONSENT-FLAG 4	
COMAKER_1_PHONE-CONSENT-DATE 4	
COMAKER_2_LETTER-METHOD	
COMAKER_2_EMAIL-ADDRESS	
COMAKER_2_EMAIL-VALIDITY	
COMAKER_2_EMAIL-OPTIN-FLAG	
COMAKER_2_EMAIL-OPTIN-DATE	
COMAKER_2_ADDRESS-LINE-1	
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	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

COMAKER_2_MAIL- RETURN-DATE	
COMAKER_2_MAIL- RETURN-COMMENTS	
COMAKER_2_ADDRESS- SOURCE	
COMAKER_2_ADDRESS- STATUS	
COMAKER_2_PHONE- NUMBER 1	
COMAKER_2_PHONE- EXTENSION 1	
COMAKER_2_PHONE- TYPE 1	
COMAKER_2_PHONE- TECHNOLOGY-TYPE 1	
COMAKER_2_COUNTRY- DIAL-CODE 1	
COMAKER_2_COUNTRY- REFERENCE 1	
COMAKER_2_CONNECT- ATTEMPT-COUNT 1	
COMAKER_2_LAST- CONNECT-ATTEMPT- DATE 1	
COMAKER_2_LAST- CONNECT-SUCCESS- DATE 1	
COMAKER_2_PHONE- STATUS 1	
COMAKER_2_PHONE- SOURCE 1	
COMAKER_2_PHONE- CONSENT-FLAG 1	
COMAKER_2_PHONE- CONSENT-DATE 1	
COMAKER_2_PHONE- NUMBER 2	
COMAKER_2_PHONE- EXTENSION 2	
COMAKER_2_PHONE- TYPE 2	
COMAKER_2_PHONE- TECHNOLOGY-TYPE 2	
COMAKER_2_COUNTRY- DIAL-CODE 2	
COMAKER_2_COUNTRY- REFERENCE 2	
COMAKER_2_CONNECT- ATTEMPT-COUNT 2	
COMAKER_2_LAST- CONNECT-ATTEMPT- DATE 2	

Sale File: IC_SFPLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

COMAKER_2_LAST- CONNECT-SUCCESS- DATE 2	
COMAKER_2_PHONE- STATUS 2	
COMAKER_2_PHONE- SOURCE 2	
COMAKER_2_PHONE- CONSENT-FLAG 2	
COMAKER_2_PHONE- CONSENT-DATE 2	
COMAKER_2_PHONE- NUMBER 3	
COMAKER_2_PHONE- EXTENSION 3	
COMAKER_2_PHONE- TYPE 3	
COMAKER_2_PHONE- TECHNOLOGY-TYPE 3	
COMAKER_2_COUNTRY- DIAL-CODE 3	
COMAKER_2_COUNTRY- REFERENCE 3	
COMAKER_2_CONNECT- ATTEMPT-COUNT 3	
COMAKER_2_LAST- CONNECT-ATTEMPT- DATE 3	
COMAKER_2_LAST- CONNECT-SUCCESS- DATE 3	
COMAKER_2_PHONE- STATUS 3	
COMAKER_2_PHONE- SOURCE 3	
COMAKER_2_PHONE- CONSENT-FLAG 3	
COMAKER_2_PHONE- CONSENT-DATE 3	
COMAKER_2_PHONE- NUMBER 4	
COMAKER_2_PHONE- EXTENSION 4	
COMAKER_2_PHONE- TYPE 4	
COMAKER_2_PHONE- TECHNOLOGY-TYPE 4	
COMAKER_2_COUNTRY- DIAL-CODE 4	
COMAKER_2_COUNTRY- REFERENCE 4	
COMAKER_2_CONNECT- ATTEMPT-COUNT 4	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

COMAKER_2_LAST-CONNECT-ATTEMPT-DATE 4	
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	Jun 10 2023 12:00AM
CREDIT-LAST-SERVICE-DATE	Jun 9 2023 12:00AM
INTEREST-PERCENTAGE	0.0000000
INTEREST-TYPE-CODE	NONE
ORIGINAL-NOMINAL-BALANCE	1297.49
CHARGE-OFF-DATE	Jun 9 2023 12:00AM
REFINANCE-DATE	
DELINQUENCY-DATE	Dec 12 2022 12:00AM
INTEREST-START-DATE	
BUCKET-TRANSACTION-TYPE	PLACEMENT
PRI	920.23
PRI-OTHR	
INT	101.26
SUMPTCOINT	0.00
SUMPTCOFEES	0.00
SUMPTCOCREDITS	0.00
SUMPTCOPMTS	0.00
HDSPUTEAMT	
OPENDATE	2022-11-07
HOEX_LASTPAYDATE	
ORGCHGOFFPRI	920.23
ORGCHGOFFINT	101.26
ORGCHGOFFCOST	
FXDPAYAMT	0.00
LSTPURDTE	2022-12-18
LSTMONDTE	2023-06-09
ORGCHGOFFFEES	276.00
LSTSTMTDT	2023-06-09
LSTSTBAMT	1297.49
PRECOLSTPAYAMT	81.00

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

PRECOLSTPAYDT	2022-12-17
REWARDCREDITS	0.00
LSTCASHADVAM	0.00
LSTSUCCONT	
LSTBALXFDTE	
HOEX STMTHDCD	Y
ORGACTDTE	
STMTSTARTDTE	
STMTENDDTE	
LSTBLLPDU	
HOEX2 STMTHDCD	
HOSTLTRHISTNO1	B518
HOSTLTRHISTDT1	2023-05-31
HOSTLTRHISTNO2	B560
HOSTLTRHISTDT2	2023-05-15
HOSTLTRHISTNO3	B545
HOSTLTRHISTDT3	2023-03-31
HOSTLTRHISTNO4	1E04
HOSTLTRHISTDT4	2023-03-16
HOSTLTRHISTNO5	B544
HOSTLTRHISTDT5	2023-02-28
HOSTLTRHISTNO6	
HOSTLTRHISTDT6	
HOSTLTRHISTNO7	
HOSTLTRHISTDT7	
HOSTLTRHISTNO8	
HOSTLTRHISTDT8	
HOSTLTRHISTNO9	
HOSTLTRHISTDT9	
HOSTLTRHISTNO10	
HOSTLTRHISTDT10	
LASTPAYDATE	2022-12-17
LASTPAYAMT	81.00
ORJDGFEEES	
ORJDGESCRW	
SIFSTD	
NXTPAYDTE	
OFFICERCODE	LOW027
BCLE	BC0181
STATUTE-OF-LIMITATIONS-DATE	
OOSDATE	2028-12-15
CONSUMER-AGENCY-IDENTIFIER	
USER-ATTORNEY-FLAG	0

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

CNSMR_IDNTRF_AGENCY_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	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

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-20230813074055997739000-263588-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
SUPRESS-CREDIT-BUREAU-REPORTING	1
AGE-AT-PLACEMENT	
ACCOUNT-TYPE-CODE	UNKNOWN
ACCOUNT-PORTFOLIO-CODE	R
CORRELATION-IDENTIFIER	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

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	
EOA	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 EOA	
COMAKER 1 CONSUMER-INFO-CORRELATION-IDENTIFIER	
COMAKER 1 FULL-TEXT	

Sale File: IC_SFFLPRLS_DMPLA_DEBTMANAGER-20230813074055997739000-263588-PLCMNT-EXPORT.XML

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	

GABRIELLE R SISCO
Account Number ending in 745 8

PAGE 1 of 3

Visit us at lowes.com/eservice or Call: 1-800-568-0156**Payment Information**

	New Balance:	\$1,256.49
	Amount Past Due:	\$358.00
	Total Minimum Payment Due:	\$433.00
	Overlimit Amount:	\$256.49
	Payment Due Date:	06/04/2023

Deferred interest promotions expiring soon. See Promotional Purchase Summary for details.

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	3 years	\$1,666.00

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

Payments must be received by 5pm ET on 06/04/2023 if mailed, or by 11:59pm ET on 06/04/2023 for online and phone payments.

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 07/12/23. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Account Summary

Previous Balance as of 04/12/2023	\$1,194.90	Credit Limit	\$1,000
Fees Charged	+ 41.00	Available Credit	\$0
Interest Charges	+ 20.59		
New Balance as of 05/12/2023	\$1,256.49		

31 Day Billing Cycle from 04/12/2023 to 05/12/2023



**Your Card.
Your Advantage.**

5% OFF*	OR	6 MONTHS Special Financing**	OR	84 FIXED MONTHLY PAYMENTS with reduced APR financing***
Exclusions apply.		\$299 minimum purchase required.		\$2,000 minimum purchase required.

* ** ***Offers subject to credit approval and cannot be combined. Minimum monthly payments required for Special Financing. If your purchase or order is over the minimum required, you will be asked to select the offer you would like.

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EX PAGE 1 of 3

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

Amount	Overlimit	Promotion(s) expiring
Past Due	Amount	shortly - see above
\$358.00	\$256.49	

Account Number	745 8
New Balance	\$1,256.49
Total Minimum Payment Due	\$433.00
Payment Due Date	06/04/2023

Amount
Enclosed \$No other correspondence please.
Print new address or email changes on back.GABRIELLE R SISCO
3470 STATE ROUTE 207
CHILLICOTHE OH 45601-9417Make LOWE'S/SYNCHRONY BANK
Payment PO BOX 689807
to: DALLAS, TX 75266-0759**EXHIBIT B**

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 71720, Philadelphia, PA 19176-1720 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 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 under 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

Method 2D (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.

Method 2M (Average Daily Balance including current transactions): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, which includes any unpaid interest charges from the previous billing cycle, add any new charges, and applicable fees and subtract any payments or credits. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

Method 3D (Daily Balance excluding current transactions): 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. To get the "daily balance" we take the beginning balance of your account each day, add any interest and applicable fees and subtract any payments or credits. We do not add in any new charges. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. 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. A separate daily balance will be calculated for each balance type on your account.

Method 5 (Average Daily Balance excluding current transactions and unpaid interest charges): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add applicable fees and subtract any payments, credits and unpaid interest charges from the previous billing cycle. We do not add in any new charges. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

Method 6 (Average Daily Balance including current transactions and excluding unpaid interest charges): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new charges and applicable fees, and subtract any payments, credits and unpaid interest charges from the previous billing cycle. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

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.

Your Account is owned and serviced by Synchrony Bank.

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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 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 # **Email Address
 we can use to contact you

**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 Lowe's.



GABRIELLE R SISCO
Account Number ending in 745 8



PAGE 2 of 3

Visit us at lowes.com/eservice or Call: 1-800-568-0156

Get even more from Lowe's

Sign up for texts and emails from Lowe's to learn more about special offers, promotions, events and more.

Sign up



Account Balance Summary

Balance Type	Purchase Date/Amount	Previous Balance	Payments & Other Credits (-)	Purchases, Fees & Other Debits (+)	Interest Charged (+)	Expired Promotion Balances* (+/-)	New Statement Balance
Regular	-	\$876.27	-	\$41.00	\$20.59	-	\$937.86
Reg Deferred Interest/With Pay	12/17/2022 \$318.63	\$318.63	-	-	-	-	\$318.63
Total		\$1,194.90	-	\$41.00	\$20.59	-	\$1,256.49

If you have promotional balances, additional promotional details can be found below in the Promotional Purchase Summary.

* Expired promotional balances will display in both the promotional and regular purchases balance row during the month of expiration.

Promotional Purchase Summary

Purchase Date	Purchase Amount	Promotion Type	Deferred Interest Charges	Billed Interest Charges	Payoff Amount	Expiration Date
12/17/2022	\$318.63	Reg Deferred Interest/With Pay	\$36.55	\$0.00	\$318.63	07/12/2023

The terms that apply to your promotional purchase(s) are as follows:

DEFERRED INTEREST To avoid paying Deferred Interest Charges on a Deferred Interest promotion, you must pay the entire applicable Payoff Amount by the promotion Expiration Date.

For each promotion, after a promotion ends or is terminated, non-promotional account terms will apply. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

If your account has a Deferred Interest promotional balance and you would like a payment to be applied to a specific promotional or non-promotional balance, call Customer Service at 1-800-444-1408, no later than 60 days after the transaction date of your payment as shown on your statement, to learn what options may be available.

Transaction Detail

Date	Reference Number/ Invoice Number	Description	Amount
Total Fees Charged This Period			\$41.00
05/04		LATE FEE	\$41.00
Total Interest Charged This Period			\$20.59
05/12		INTEREST CHARGE ON PURCHASES	\$20.59

2023 Year-to-Date Fees and Interest

Total Fees Charged	\$205.00
Total Interest Charged	\$87.11
Total Interest Paid	\$0.00

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	Balance Method
Regular Purchases	N/A	26.99%	\$897.98	\$20.59	2D
Reg Deferred Interest/With Pay	07/12/2023	26.99%	\$351.00	\$0.00	2D

Paying In-Store Made Easy.

Download the Lowe's® App Today!

Here's How

1. Download or update the Lowe's mobile app.
2. Choose "Lowe's Credit Card Services" from the Account tab.
3. Log in to your Lowe's Advantage Card eService account.
4. Show the associate the barcode at checkout.



Download the
Lowe's® Mobile App

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Important Account Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

Please Note: Our current Payment address has changed. If you mail your payment, please use the new address on your remittance coupon portion of the statement.

If your account has a Deferred Interest promotional balance and you would like a payment to be applied to a specific promotional or non-promotional balance, call Customer Service at 1-800-444-1408, no later than 60 days after the transaction date of your payment as shown on your statement, to learn what options may be available.

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.


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

The 84 Fixed Monthly Payments at 7.99% APR special financing offer will end on 6/7/2023. This will not impact any purchases that you currently have under this special financing offer.

GABRIELLE R SISCO
Account Number ending in 745 8

PAGE 1 of 3

Visit us at lowes.com/eservice or Call: 1-800-444-1408**Payment Information**

	New Balance:	\$1,020.63
	Amount Past Due:	\$81.00
	Total Minimum Payment Due:	\$148.00
	Overlimit Amount:	\$20.63
	Payment Due Date:	02/04/2023

Payments must be received by 5pm ET on 02/04/2023 if mailed, or by 11:59pm ET on 02/04/2023 for online and phone payments.

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 07/12/23. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

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	3 years	\$1,406.00

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

Account Summary

Previous Balance as of 12/13/2022	\$645.75	Credit Limit	\$1,000
Payments	- 81.00	Available Credit	OVERLIMIT
Purchases/Debits	+ 399.63		
Fees Charged	+ 41.00		
Interest Charges	+ 15.25		
New Balance as of 01/12/2023	\$1,020.63		
31 Day Billing Cycle from 12/13/2022 to 01/12/2023			

You Have the Advantage Every Day.



5% OFF*	OR	6 MONTHS Special Financing**	OR	84 FIXED MONTHLY PAYMENTS with reduced APR financing***
Exclusions apply.		\$299 minimum purchase required.		\$2,000 minimum purchase required.

*, **, ***Offers subject to credit approval and cannot be combined. Minimum monthly payments required for special financing. If your purchase or

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X PAGE 1 of 3

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

Account Number	745 8
New Balance	\$1,020.63
Total Minimum Payment Due	\$148.00
Payment Due Date	02/04/2023
Amount Enclosed	\$

Amount Past Due	Overlimit Amount
\$81.00	\$20.63

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

GABRIELLE R SISCO
3470 STATE ROUTE 207
CHILLICOTHE OH 45601-9417

Make LOWE'S/SYNCHRONY BANK
Payment P.O. BOX 530914
to: ATLANTA, GA 30353-0914

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 960097, Orlando, FL 32896-0097 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

Method 2D (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.

Method 2M (Average Daily Balance including current transactions): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, which includes any unpaid interest charges from the previous billing cycle, add any new charges, and applicable fees and subtract any payments or credits. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

Method 3D (Daily Balance excluding current transactions): 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. To get the "daily balance" we take the beginning balance of your account each day, add any interest and applicable fees and subtract any payments or credits. We do not add in any new charges. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. 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. A separate daily balance will be calculated for each balance type on your account.

Method 5 (Average Daily Balance excluding current transactions and unpaid interest charges): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add applicable fees and subtract any payments, credits and unpaid interest charges from the previous billing cycle. We do not add in any new charges. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

Method 6 (Average Daily Balance including current transactions and excluding unpaid interest charges): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new charges and applicable fees, and subtract any payments, credits and unpaid interest charges from the previous billing cycle. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

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.

Your Account is owned and serviced by Synchrony Bank.

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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 Lowe's.



GABRIELLE R SISCO
Account Number ending in 745 8



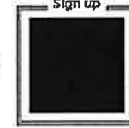
PAGE 2 of 3

Visit us at lowes.com/eservice or Call: 1-800-444-1408

Get even more from Lowe's

Sign up for texts and emails from Lowe's to learn more about special offers, promotions, events and more.

Sign up



Account Balance Summary

Balance Type	Purchase Date/Amount	Previous Balance	Payments & Other Credits (-)	Purchases, Fees & Other Debits (+)	Interest Charged (+)	Expired Promotion Balances* (+/-)	New Statement Balance
Regular	-	\$645.75	-	\$41.00	\$15.25	-	\$702.00
Reg Deferred Interest/With Pay	12/17/2022 \$318.63	-	-	\$318.63	-	-	\$318.63
Total		\$645.75	-	\$359.63	\$15.25	-	\$1,020.63

If you have promotional balances, additional promotional details can be found below in the Promotional Purchase Summary.
* Expired promotional balances will display in both the promotional and regular purchases balance row during the month of expiration.

Promotional Purchase Summary

Purchase Date	Purchase Amount	Promotion Type	Deferred Interest Charges	Billed Interest Charges	Payoff Amount	Expiration Date
12/17/2022	\$318.63	Reg Deferred Interest/With Pay	\$6.42	\$0.00	\$318.63	07/12/2023

The terms that apply to your promotional purchase(s) are as follows:

DEFERRED INTEREST To avoid paying Deferred Interest Charges on a Deferred Interest promotion, you must pay the entire applicable Payoff Amount by the promotion Expiration Date.

For each promotion, after a promotion ends or is terminated, non-promotional account terms will apply. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.



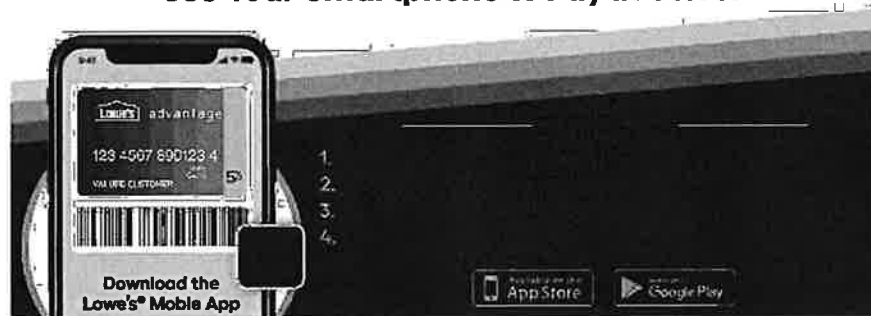
If your account has a Deferred Interest promotional balance and you would like a payment to be applied to a specific promotional or non-promotional balance, call Customer Service at 1-800-444-1408, no later than 60 days after the transaction date of your payment as shown on your statement, to learn what options may be available.

Transaction Detail

Date	Reference Number/ Invoice Number	Description	Amount
Payments			- \$81.00
12/17		ONLINE PAYMENT THANK YOU	-\$81.00
Purchases and Other Debits			\$399.63
12/17		ONLINE PAYMENT THANK YOU	\$81.00
12/17	23653	STORE 0472 CHILLICOTHE OH REG DEFERRED INTEREST/WITH PAY	\$318.63
		+	
		SMALL APPLIANCES - NINJA UPRIGHT VACUUMS - BISSELL EPP FLOOR CARE AND RENTALS COMMERCIAL AND INDUSTRIAL WALL PLATES	
Total Fees Charged This Period			\$41.00
01/04		LATE FEE	\$41.00
Total Interest Charged This Period			\$15.25

(Continued on next page)

**Download the Lowe's® App Today and
Use Your Smartphone to Pay in Store.**



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Transaction Detail (Continued)

Date	Reference Number/ Invoice Number	Description	Amount
01/12		INTEREST CHARGE ON PURCHASES	\$15.25

2023 Year-to-Date Fees and Interest

Total Fees Charged	\$41.00
Total Interest Charged	\$15.25
Total Interest Paid	\$0.00

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	Balance Method
Regular Purchases	N/A	26.99%	\$664.89	\$15.25	2D
Reg Deferred Interest/With Pay	07/12/2023	26.99%	\$280.20	\$0.00	2D

New Promotional Financing Plans

You may be offered one of the following promotions when you make a qualifying Lowe's credit card purchase: No Interest If Paid In Full within 6, 12, 18 or 24 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 26.99%. Minimum monthly payments are required. Some or all of the minimum payment based on the promotional balance may be applied to other account balances. Offers subject to credit approval. Offers not available at all times for all purchases. Offer dates and other terms will be disclosed in promotional advertising. Regular account terms apply to non-promo purchases and, after promotion ends, to promo purchases. Cannot be combined with other credit related promotional offers.

Important Account Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

If your account has a Deferred Interest promotional balance and you would like a payment to be applied to a specific promotional or non-promotional balance, call Customer Service at 1-800-444-1408, no later than 60 days after the transaction date of your payment as shown on your statement, to learn what options may be available.

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

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.

Your account is over its credit limit. Please pay the amount by which your balance exceeds the credit limit plus the minimum payment due. If you have already sent us this payment, thank you.

Cardholder News and Information

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

Please Note: When contacting the Lowe's Credit Center, you must be listed as an account owner to obtain information about the account. We cannot disclose information to authorized users or third parties.

Monitor your account 24/7. Enroll in free eServicing at lowes.com/eservice and take advantage of the easy way to: view recent transactions, check your balance, update personal information and much more.

Moving? Visit lowes.com/moving for tools, tips and valuable offers to make your move easier.

Don't get caught by an email scam. Occasionally, criminals send emails that look like they're from a retailer, bank or other financial institution, this scam is called phishing. Phishing emails can look almost identical to real emails from Synchrony Bank. The emails try to trick people into revealing credit card or bank account numbers. **Taking these four steps can protect you from fraud and identity theft.** 1) Never respond to an email with your account or social security number. 2) Upgrade to the latest Internet browsers and use anti-virus and anti-spyware software. 3) Know your account status. Don't be fooled by false claims that it is in jeopardy. 4) Remember, Synchrony Bank emails regarding your account will always display the last four digits of your account number and never ask for confidential information.

**SYNCHRONY BANK
PRICING INFORMATION ADDENDUM
FOR YOUR LOWE'S CREDIT CARD ACCOUNT ENDING IN 7458**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	The APR for your purchases is 26.99% . The daily rate for your purchases is 0.07395%.
How to Avoid Paying Interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00.

Fees	
Penalty Fees • Late Payment	Up to \$41 The amount of the late payment fee will be equal to: (1) \$30 if you have paid at least your total minimum payment due by the due date in each of the prior six billing cycles or (2) \$41 if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles. However, if the late payment fee would exceed the total minimum payment for which the late payment fee is assessed, the amount of the late payment fee will instead be equal to the amount of the total minimum payment that was due.

How We Will Calculate Your Balance: We use a method called "daily balance".

EXHIBIT C

SYNCHRONY BANK

SECTION I: RATES AND FEES TABLE LOWE'S ADVANTAGE CREDIT CARD ACCOUNT AGREEMENT

Information from Section I of the Lowe's Advantage Credit Card Account Agreement is provided in the accompanying Pricing Information Addendum.

SECTION II: RATES, FEES AND PAYMENT INFORMATION LOWE'S ADVANTAGE CREDIT CARD ACCOUNT AGREEMENT

How Interest Is Calculated	
Your Interest Rate	We use a daily rate to calculate the interest on the balance on your account each day. The daily rate is the applicable APR times 1/365. Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law. See the accompanying Pricing Information Addendum for information for your specific APR.
When We Charge Interest	<p>Purchases. We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below.</p> <ul style="list-style-type: none"> We will not charge you interest during a billing cycle on any purchases if: <ol style="list-style-type: none"> You had no balance at the start of the billing cycle; OR You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle. We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to purchases if: <ol style="list-style-type: none"> You had no balance at the start of the previous billing cycle; OR You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.
How We Calculate Interest	<p>We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases and balances subject to different interest rates, plans or special promotions. See below for how this works.</p> <ol style="list-style-type: none"> How to get the daily balance: We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance. Debt cancellation fees, if any, are not included in the daily balance. Late payment fees are treated as new purchases. How to get the daily interest amount: We multiply each daily balance by the daily rate that applies. How to get the starting balance for the next day: We add the daily interest amount in step 2 to the daily balance from step 1. How to get the interest charge for the billing cycle: We add all the daily interest amounts that were charged during the billing cycle. <p>We charge a minimum interest in any billing cycle in which you owe interest. This charge is added proportionately to each balance type. See the accompanying Pricing Information Addendum for the amount of your minimum interest charge.</p>
How Fees Work	
Late Payment Fee	We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. See the accompanying Pricing Information Addendum for the amount of the fee.

Minimum Payment Calculation

See the accompanying Variable Terms Addendum for how the total minimum payment is calculated.

Special Promotional Financing Offer Information

At times, we may offer you special financing promotions for certain transactions ("special promotions"). The terms of this Agreement apply to any special promotion. However, any special promotional terms that are different than the terms in this Agreement will be explained on promotional advertising or other disclosures provided to you. Below is a description of certain promotions that may be offered:

• No Interest if Paid in Full Within 6 Months	For each promotion, if the promotional purchase is not paid in full within the promotional period, interest will be imposed from the date of purchase at the APR that applies to your account when the promotional purchase is made. See the accompanying Pricing Information Addendum for your purchase APR.
• No Interest if Paid in Full Within 12 Months	
• No Interest if Paid in Full Within 18 Months	
• No Interest if Paid in Full Within 24 Months	

When you make a qualifying purchase under one of the promotions shown immediately above, no interest will be assessed on the purchase if you pay the promotional purchase in full within the applicable promotional period. If you do not, interest will be assessed on the promotional purchase from the date of the purchase. Minimum monthly payments are required. Some or all of the minimum payment based on the promotional balance may be applied to other account balances. Regular account terms apply to non-promotional purchases and, after promotion ends, to your promotional purchases. Offers are subject to credit approval. These promotional offers may not be available at all times for all purchases. Please see any special promotion advertising or other disclosures provided to you for the full terms of any special promotion offered.

SECTION III: STANDARD PROVISIONS

LOWE'S ADVANTAGE CREDIT CARD ACCOUNT AGREEMENT

ABOUT THE CREDIT CARD ACCOUNT AGREEMENT

This Agreement. This is an Agreement between you and Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020, for your credit card account shown above. By opening or using your account, you agree to the terms of the entire Agreement. The entire Agreement includes the four sections of this document and the application you submitted to us in connection with the account. These documents replace any other agreement relating to your account that you or we made earlier or at the same time.

Parties To This Agreement. This Agreement applies to each account holder approved on the account and each of you is responsible for paying the full amount due, no matter which one uses the account. We may treat each of you as one account holder and may refer to each of you as "you" or "your." Synchrony Bank may be referred to as "we," "us" or "our."

Changes To This Agreement. We may change, add or delete terms of this Agreement, including interest rates, fees and charges.

Special Promotions. The terms of this Agreement apply to any special promotions. However, any special promotional terms that are different than the terms in this Agreement will be explained on promotional advertising or other disclosures provided to you.

HOW TO USE YOUR ACCOUNT/CARD

Use Of Your Account. You may use your account only for lawful personal, family or household purposes. You may use your account for purchases from Lowe's locations, including on [Lowe's.com](https://www.lowes.com).

You Promise To Pay. You promise to pay us for all amounts owed to us under this Agreement.

Your Responsibility. Each account holder will receive a card. You may not allow anyone else to use your account. If you do, or if you ask us to send a card to someone else, you will be responsible for paying for all charges resulting from their transactions.

Transaction Limits. To prevent fraud, we may limit the number or dollar amount of any type of transactions you can make in any particular amount of time. We also may decline any particular charge on your account for any reason.

Credit Limit. You will be assigned a credit limit on your account that we may increase or decrease from time to time. If we approve a purchase that makes you go over your credit limit, we do not give up any rights under this Agreement and we do not treat it as an increase in your credit limit.

HOW AND WHEN TO MAKE PAYMENTS

When Payments Are Due. You must pay at least the total minimum payment due on your account by 5 p.m. (ET) on the due date of each billing cycle. Payments received after 5 p.m. (ET) will be credited as of the next day. You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. If you have a balance subject to interest, earlier payment may reduce the amount of interest you will pay. We may delay making credit available on your account in the amount of your payment even though we will credit your payment when we receive it.

Payment Options. You can pay by mail, online or at a Lowe's store. We may allow you to make payments over the phone but we will charge you a fee to make expedited phone payments. Your payment must be made in U.S. dollars by physical or electronic check, money order or a similar instrument from a bank located in the United States.

How To Make A Payment. You must follow the instructions for making payments provided on your billing statement. If you do not, credit of your payment may be delayed up to five days. Your billing statement also explains how information on your check is used.

Payment Allocation. We will apply the required total minimum payment to balances on your account using any method we choose. Any payment you make in excess of the required total minimum payment will be applied to higher APR balances before lower APR balances. Applicable law may require or permit us to apply excess payments in a different manner in certain situations, such as when your account has a certain type of special promotion.

INFORMATION ABOUT YOU

Using And Sharing Your Information. When you applied for an account, you gave us and Lowe's Companies, Inc. information about yourself that we could share with each other. Lowe's Companies, Inc. will use the information in connection with the credit program and for things like creating and updating its records and offering you special benefits and promotions, or to otherwise communicate with you as permitted by applicable law, including, but not limited to, sending you marketing email communications. More information about how we use and share information is set forth in the privacy policy for your account. To learn more about Lowe's Companies, Inc.'s privacy practices, visit Lowe's Privacy Statement at [Lowe's.com/privacy](https://www.lowes.com/privacy).

Address/Phone Change. You represent that any phone number that you provide to us belongs to you and/or that you are authorized to provide that number. You also agree to tell us right away if you change your address or any phone number.

Consent To Communications. You consent to us and Lowe's Companies, Inc. and its affiliates, as well as any other owner or servicer of your account, contacting you through any channel of communication and for any purpose, as permitted by applicable law, including but not limited to, sending you marketing email communications. For informational, servicing, fraud, or collection related communications, you agree that we may use the phone numbers that you provide to us to contact your cellular phone or wireless device with text messages, artificial or prerecorded voice calls, and calls made by an automatic telephone dialing system. Text frequency may vary and may be recurring. This consent applies even if you are charged for the call under your plan. You are responsible for any charges that may be billed to you by your communications carrier when we contact you. Message and data rates may vary. We and any carrier are not liable for delayed or undelivered messages. If you have questions, please call the number on the back of your card.

Telephone Monitoring. For quality control, you allow us to listen to and/or record telephone calls between you and us.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Closing Your Account. You may close your account at any time by sending a letter to the address shown on your billing statement or calling customer service. We may close your account at any time, for any reason. If your account is closed, you must stop using it. You must still pay the full amount you owe and this Agreement will remain in effect until you do.

Collection Costs. If we ask an attorney who is not our salaried employee to collect your account, we may charge you our collection costs. These include court costs and reasonable attorneys' fees.

Credit Bureau Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be shown in your credit report. Tell us if you think we reported wrong information about you to a credit bureau. Write to us at P.O. Box 71727, Philadelphia, PA 19176-1727. Tell us what information is wrong and why you think it is wrong. If you have a copy of the credit report that includes the wrong information, send us a copy.

Default. You are in default if you make a late payment, do not follow any other term of this Agreement or become bankrupt or insolvent. If you default or upon your death, we may (a) request payment of the full amount due right away, (b) take legal action to collect the amounts owed, and/or (c) take any other action allowed.

Disputed Amounts. The billing rights summary in section IV of this Agreement describes what to do if you think there is a mistake on your bill. If you send us correspondence about a disputed amount or payment, you must send it to the address for billing inquiries. We do not give up any rights under this Agreement if we accept a payment marked "payment in full" or given with any other conditions or limitations.

Unauthorized Use. If your card is lost, stolen or used without your consent, call us immediately at 1-800-444-1408. You will not be liable for unauthorized use on your account, but you will be responsible for all use by anyone you give your card to or allow to use your account.

IMPORTANT INFORMATION ABOUT THIS AGREEMENT

Assignment. We may sell, assign or transfer any or all of our rights or duties under this Agreement or your account, including our rights to payments. We do not have to give you prior notice of such action. You may not sell, assign or transfer any of your rights or duties under this Agreement or your account.

Enforceability. If any part of this Agreement is found to be void or unenforceable, all other parts of this Agreement will still apply.

Governing Law. Except as provided in the Resolving a Dispute with Arbitration section, this Agreement and your account are governed by federal law and, to the extent state law applies, the laws of Utah without regard to its conflicts of law principles. This Agreement has been accepted by us in Utah.

Waiver. We may give up some of our rights under this Agreement. If we give up any of our rights in one situation, we do not give up the same right in another situation.

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.

- 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, Lowe's Companies, 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).
- 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.
- 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.
- 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.
- 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.
- 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.
- 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 71734, Philadelphia, PA 19176-1734. 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.

SECTION IV: OTHER IMPORTANT INFORMATION LOWE'S ADVANTAGE CREDIT CARD ACCOUNT AGREEMENT

NOTICE FOR ACTIVE DUTY MILITARY MEMBERS AND THEIR DEPENDENTS: The following disclosures apply to you if, at the time your account is opened, you are a "covered borrower" as defined in the Military Lending Act, which includes eligible active duty members of the Armed Forces and their dependents:

1. The provision in this Agreement called "Resolving a Dispute with Arbitration" will not apply to your account.
2. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).
3. You can call 1-855-367-4541 to hear the information in item 2 (above) and a description of the payment obligation for your account.

This section of the agreement includes state notices, billing rights summary and rewards terms (if applicable) and is not required to be provided as part of the request for customer agreement.

LOWE'S
[RTWF6455521AG]
T&C-PLCC
ORG-RTWF5357491M
7/8/2022 - PRESENT

SYNCHRONY BANK
VARIABLE TERMS ADDENDUM
FOR YOUR LOWE'S CREDIT CARD ACCOUNT

Minimum Payment:

Your total minimum payment will be calculated as follows:

A. The greater of:

1. \$30, or \$41 (which includes any past due amounts) if you have failed to pay the total minimum payment due by the due date in any one or more of the prior six billing cycles.

OR

2. The sum of:

(a) the following amounts, rounded up to the next highest whole dollar:

(i) 1% of your new balance(excluding any balance associated with a special promotional purchase with a unique payment calculation) shown on your billing statement plus interest charged in the current billing cycle on such balance; PLUS

(ii) Any past due amounts; PLUS

(iii) Any late payment fees charged in the current billing cycle; PLUS

(b) Any payment due in connection with a specific promotional purchase with a unique payment calculation;

PLUS

B. The monthly charges for any optional debt cancellation product you have elected to purchase for your account.

Your total minimum payment will never be more than your new balance.

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