



5%
OFF*
EVERY DAY

OR

UP TO 18 MONTHS
SPECIAL FINANCING**
Valid 10/5/17 – 10/11/17

12 Months** on purchases of \$299 - \$998.99

18 Months** on purchases of \$999 or more

Cannot be combined with 5% Off* Every Day Offer.

*,**Offers subject to credit approval and cannot be combined. Exclusions apply to 5% Off Every Day offer. Minimum monthly payments required for Special Financing. If your purchase is over the minimum required, you will be asked to select the offer you would like. See in-store disclosure slip or Lowes.com for details.

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Lowe's® Credit Card Account

RONALD L HOTT

Account Number xxx xxxx xxx461 4

Visit us at www.lowes.com/credit
Customer Service: 1-800-444-1408

Summary of Account Activity	
Previous Balance	\$604.84
- Payments	\$604.84
- Other Credits	\$0.00
+ Purchases/Debits	\$2,092.56
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
New Balance	\$2,092.56
Credit Limit	\$3,200.00
Available Credit	\$1,107.00
Statement Closing Date	09/21/2017
Days in Billing Cycle	30

Payment Information		
New Balance	\$2,092.56	
Total Minimum Payment Due	\$25.00	
Payment Due Date	10/14/2017	
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 \$38.00.		
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	14 years	\$6,207.00
\$85.00	3 years	\$3,075.00 (Savings = \$3,132.00)

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

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 03/22/18. 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.

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 below for details, Billing Rights Information and other important information.



Account Number: xxx xxxx xxx461 4

Total Minimum Payment Due	Payment Due Date	New Balance
\$25.00	10/14/2017	\$2,092.56

Save a stamp.

\$.



RONALD L HOTT
98 TALLEY DR
PALM HARBOR FL 34684-4648

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



Promotional Purchase Summary

The terms that apply to your promotional purchase(s) are as follows: DEFERRED INTEREST: To avoid paying Accrued Interest Charges on a DEFERRED INTEREST promotion, you must pay at least your minimum payment due, if any, each month and 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.

Purchase Date	Purchase Amount	Promotion Type	Accrued INTEREST CHARGES	Billed INTEREST CHARGES	Payoff Amount	Expiration Date
08/19/2017	\$558.72	Reg Deferred Interest/With Pay	Waived	\$0.00	\$0.00	Paid Off
08/29/2017	\$1,804.18	Reg Deferred Interest/With Pay	\$0.00	\$0.00	\$1,804.18	03/22/2018

Transaction Summary

Tran Date	Post Date	Reference Number/ Invoice Number	Description of Transaction or Credit	Amount
08/23	08/23	98892	LOWE'S INTERNET FUL WILKESBORO NC -, SOS SHOWER MASSAGE PROMOTIONAL DISCOUNT	\$201.73
08/27	08/27	46988	STORE 0771 CLEARWATER FL - CHROME TUBSHOWER & SHOWER ONLY OPP SYSTEMS-STACKERS	\$86.65
08/29	08/30	04624	STORE 0771 CLEARWATER FL REG DEFERRED INTEREST/WITH PAY -, GE FL WASHER GE FL DRYER, EPP MAJOR APPLIANCES STORE SERVICES WASHING MACHINE CONNECTORS APPLIANCE CORDS	\$1,804.18
09/11	09/11		PAYMENT - THANK YOU FEES TOTAL FEES FOR THIS PERIOD	(\$604.84) \$0.00
09/21	09/21		INTEREST CHARGED INTEREST CHARGE ON PURCHASES TOTAL INTEREST FOR THIS PERIOD	 \$0.00 \$0.00

2017 Totals Year-to-Date	
Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$0.00
Total Interest Paid in 2017	\$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	NA	26.99%	\$0.00	\$0.00	2D
Reg Deferred Interest/With Pay	Paid Off	26.99%	\$0.00	\$0.00	2D
Reg Deferred Interest/With Pay	03/22/2018	26.99%	\$0.00	\$0.00	2D

Important Account Information

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 promotion, no interest will be assessed on the purchase if you pay the promotional purchase in full within the applicable promo period. If you do not, interest will be imposed on the purchase from the date of purchase at a rate of 26.99%. Minimum monthly payments 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.

If your account has a deferred interest promotion and you would like us to apply a payment on your account in a different way, please call Customer Service to discuss other options that may be available.

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.

We hope that you, your family and friends are safe following the destruction caused by the recent hurricanes. We recognize the impact of natural disasters can be stressful. At Synchrony, we want you to know that we want to do what we can to assist you during this time of recovery:

- For those in the heavily impacted areas of Hurricane Harvey and Hurricane Irma, we are waiving certain fees and charges. If you have more than one card with Synchrony, we will waive fees across all of your cards.
- We can work with you to evaluate increases in credit limits on your cards to help with additional, necessary purchases.

Our priority is not only to help you today and every day, especially during this challenging time.

If you have any questions about your account, including concerns about making a payment, please don't hesitate to reach out to us. You can find our contact information on www.syf.com.

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.

Moving? Visit [Lowes.com/moving](https://www.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 theft1) 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.