

SYNCHRONY BANK  
P.O. Box 71731  
Philadelphia, PA 19176-1731

JCPenney Mastercard®

2111  
MSP 8

10/14/2025



NEW YORK NY 10007-1000



Account Number Ending In: [REDACTED]

Dear [REDACTED]

We are contacting you regarding the JCPenney Mastercard® account referenced above. The current balance on your JCPenney Mastercard account as of 10/13/25, including interest and fees, is \$2861.00.

Per our recent settlement agreement regarding your account, if we receive all the payments set forth below by the indicated dates, we will consider this account settled for less than the full balance. We will forgive the difference between the total of payments set forth below and the current balance on your account.

Payment amount of \$330.45 due by 11/06/25.  
Payment amount of \$330.45 due by 12/06/25.  
Payment amount of \$340.45 due by 01/05/26.

We will make the following changes within 3 days after your account is enrolled in the settlement:

- Your account will be updated to no longer assess interest or penalty fees; your balances subject to interest will be \$0.
- We will forgive any unpaid interest and fees at the end of the settlement, excluding any amount you agreed to pay as part of the settlement agreement.

If we fail to receive the above payments by the indicated dates, this settlement offer may be voided.

If you complete the settlement agreement, we may report the account to the major consumer reporting agencies as "Account paid in full for less than the full balance". This description may vary by consumer reporting agency, and it may take up to 60 days after the final payment is received for this update to appear on your personal credit report.

You will continue to receive monthly billing statements until the settlement agreement has been completed. If you have any questions, please call the phone number listed below. If you have already paid the agreed upon settlement or paid through an alternate payment method, please disregard payment instructions.

***Please see reverse side for important information***

This is an attempt to collect a debt and any information obtained will be used for that purpose.  
Account is owned by SYNCHRONY BANK