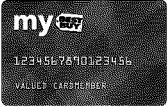


# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:  
BEST BUY CREDIT SERVICES  
PO Box 790441, St. Louis, MO 63179



**My Best Buy™**  
Credit Card

**Customer Service:**  
bestbuy.accountonline.com  
**Account Inquiries:**  
1-888-574-1301

**Account Number: xxxx xxxx xxxx 6560**

## Summary of Account Activity

Previous Balance	\$589.06
Payments	-\$150.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
<b>Fees Charged</b>	<b>+\$0.00</b>
<b>Interest Charged</b>	<b>+\$6.36</b>
New Balance	\$445.42
Past Due Amount	\$0.00

## Payment Information

New Balance	\$445.42
Minimum Payment Due	\$25.00
Payment Due Date	December 14, 2014

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay late fee up to \$35.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	\$808

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

Credit Limit	\$1,000.00
Available Credit	\$534.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	11/19/2014
Next Statement Closing Date	12/19/2014
Days in Billing Cycle	30

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## FLEXIBLE FINANCING OR REWARDS

Enjoy all of the benefits that come with your My Best Buy™ Credit Card. Visit [BestBuy.com/CreditCard](http://BestBuy.com/CreditCard) to learn more.

You must pay your promotional balance of \$217.12 in full by 06/14/15 to avoid paying deferred interest charges.

## TRANSACTIONS

Trans Date	Description	Reference #	Amount
10/22	ONLINE PAYMENT DEERFIELD IL	P919400MPEYB68R0H	\$ 100.00-
11/19	ONLINE PAYMENT DEERFIELD IL	P919400NKEYB642SM	\$ 50.00-



**LOW PRICE GUARANTEE**

## WE WON'T BE BEAT ON PRICE.

We'll match the price of all local retail competitors and major online retailers. Learn more at [BestBuy.com](http://BestBuy.com)®

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PLEASE SEE IMPORTANT INFORMATION ON PAGES 2 AND 4.

Page 1 of 6

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to insure proper credit. Retain upper portion for your records. ↓



PO BOX 790443  
ST. LOUIS, MO 63179

Statement Enclosed

Your Account Number is xxxx xxxx xxxx 6560

**WE REPAIR  
TVS AND  
APPLIANCES**

Authorized Agents repair most major brands, regardless of where purchased.  
Call today 1-866-859-9471

Payment Due Date	December 14, 2014
New Balance	\$445.42
Past Due Amount	\$0.00
Minimum Payment Due	\$25.00

Amount Enclosed: \$

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

TOMMY FELTON  
1155 W FARM ROAD 178  
SPRINGFIELD, MO 65810-1631

BEST BUY CREDIT SERVICES  
PO BOX 688910  
DES MOINES, IA 50368-8910

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**Information About Your Account.**

**How to Avoid Paying Interest on Purchases.** Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the payment due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing cycles in a row.

If you have a balance subject to a deferred interest promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. In addition, if you have a reduced rate credit plan, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date each billing cycle. Deferred interest offers may also be called Same As Cash or No Interest.

In addition, certain promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If that is the case, the promotional offer will describe what happens.

**How We Calculate Your Balance Subject to Interest Rate.** We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

**Other Account and Payment Information.**

**Payment Amount.** You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

**When Your Payment Will Be Credited.** If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Mail Address shown in the Express Mail section.

**Proper Form.** For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your account number.

**Payment Other Than By Mail.**

- **In-Store (Where Available).** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds. Not all stores accept payments. Contact your local store to see if in-store payments are accepted at that location.
- **Online.** Go to the URL on Page 1 of your statement to make a payment. For security reasons, you may not be able to pay your entire New Balance the first time you make a payment online. The payment cutoff time for Online Bill Payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.
- **AutoPay.** Sign up at Account Online to have your payment amount automatically deducted each month from the account you choose. Your card account will be credited on the due date with that amount.
- **Phone.** Call the phone number on Page 1 of your statement to make a payment. We may process your payment electronically after we verify your identity. The payment cutoff time for Phone Payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.
- **Express Mail.** Send payment by courier or express mail to: Payments Department, 1500 Boltonfield Street, Columbus, OH 43228. Payment must be received in proper form at the proper address by 5 p.m. Eastern time to be credited as of that day. All payments received in proper form at the proper address after that time will be credited as of the next day.

**If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.**

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PLEASE SEE IMPORTANT INFORMATION ON PAGE 4

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**Change of Address**

Please print address changes in blue or black ink.

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**PAY YOUR BILL ONLINE OR IN STORE** 

Pay your credit card bill online at **BestBuy.AccountOnline.com** or at any Best Buy® store.

**THE HOLIDAYS JUST GOT HAPPIER**



They'll love the gift card. You'll love the My Best Buy™ points received on every purchase.

**BestBuy.com/GiftCards**

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Account: \*\*\*\* \* 6560

**TRANSACTIONS (cont.)**

Trans Date	Description	Reference #	Amount
<b>FEES</b>			
	TOTAL FEES FOR THIS PERIOD		\$ 0.00
<b>INTEREST CHARGED</b>			
11/19	INTEREST CHARGE ON PURCHASES		\$ 6.36
	TOTAL INTEREST FOR THIS PERIOD		\$ 6.36

2014 Totals Year-to-Date	
Total Fees Charged in 2014	\$2.00
Total Interest Charged in 2014	\$36.72

<b>PROMOTIONS</b>	Original Trans Amount	Trans Date	Previous Promotion Balance	Payments and Credits	Billed Interest Charges	New Promotion Balance	Promo Monthly Payment	Deferred Interest Charges	Expiration Date
NO INT W/PYMTS FOR 18 MOS	\$537.99	11/21/13	\$217.12	-	-	\$217.12	-	\$118.13	06/14/15

<b>INTEREST CHARGE CALCULATION</b>			
		Your Annual Percentage Rate (APR) is the annual interest rate on your account.	
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<b>PURCHASES</b>			
REGULAR	27.99% (M)(V)	\$276.72	\$6.36
NO INT W/PYMTS FOR 18 MOS	27.99% (M)(V)	-	-

(V) = Variable Rate

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**WE'RE HERE TO HELP**

**24/7 help**

Call 1-800-GEEKSQUAD or chat online with a Geek Squad® Agent.

**Strength in numbers**

You'll find Geek Squad in every Best Buy® store, with over 20,000 Agents nationwide.

**Flexible, expert support**

We can install or repair thousands of products, no matter where you bought them.

Learn more at [geeksquad.com](http://geeksquad.com)

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**Credit Reporting Disputes.** If you think we reported inaccurate information to a credit bureau write us at the Customer Service address shown on Page 1.

**Report a Lost or Stolen Card Immediately.** Call the Account Inquiries number shown on Page 1.

**What To Do If You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

**What Will Happen After We Receive Your Letter**

**When we receive your letter, we must do two things:**

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

**While we investigate whether or not there has been an error:**

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**After we finish our investigation, one of two things will happen:**

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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# SWASH™



## 10 MIN / CLOTHING CARE



### DEWRINKLE

Removes light wrinkles for a clean look



### REFRESH

Neutralizes odor and leaves clothes smelling clean



### RESTORE

Restores the fit to your clothes that's lost after wear



### PRESERVE

Extends the life of your clothes



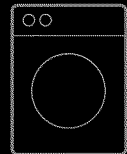
### Saves You Time

Clothing looks its best in as little as 10 minutes\*



### Saves You Money

Wear your clothes more often between cleanings\*\*



### Saves Your Clothes

The gentle system doesn't wash away dyes or cause pilling or fading, so you can actually extend the life of your clothes



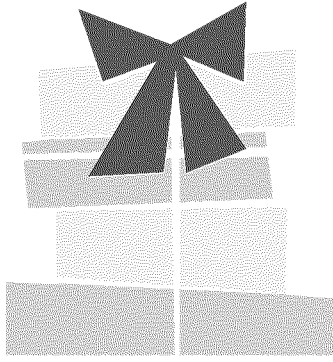
**SWASH PODS™ Sensitive Cups**  
(fragrance-free formula)

**Extra Pocket Smoother and Adjustable Hanger**  
(with purchase of SWASH™ system)

\*Heavier garments may require 15 minutes.  
\*\*By using the SWASH™ system in place of some dry cleanings.

Learn more at [BestBuy.com/SwashCare](http://BestBuy.com/SwashCare)

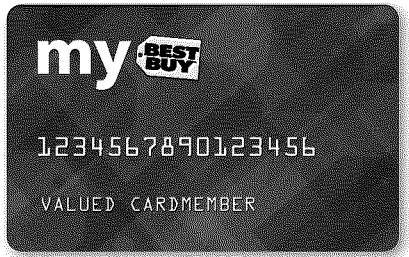
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# THE CHOICE IS YOURS THIS HOLIDAY

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**5%**  
**BACK<sup>1</sup>**  
**IN REWARDS**



LIMITED TIME ONLY

**18**  
**MONTH**  
**FINANCING**  
ON STOREWIDE  
PURCHASES  
**\$429 AND UP**

OR

LIMITED TIME ONLY

**24**  
**MONTH**  
**FINANCING**  
ON HOME THEATER  
PURCHASES  
**\$799 AND UP**

**OFFERS VALID THROUGH 12/27/14**

<sup>1</sup>Get 2.5 points (1 base point plus 1.5 bonus points) per \$1 spent (5% back in rewards) on qualifying Best Buy® purchases when you choose Standard Credit with your Best Buy Credit Card. Points are not awarded on promotional credit purchases. Does not include tax. Other restrictions apply. See My Best Buy™ Program Terms for details.

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