

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
HOME DEPOT CREDIT SERVICES
PO Box 790328, St. Louis, MO 63179



The Home Depot
Consumer Credit Card



Customer Service:
homedepot.com/mycard
Account Inquiries:
1-800-677-0232

Account Number: xxxx xxxx xxxx 7214

Summary of Account Activity

Previous Balance	\$3,749.67
Payments	-\$400.00
Other Credits	-\$0.00
Purchases	+\$90.89
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$3,440.56
Past Due Amount	\$0.00

Credit Limit	\$16,500.00
Available Credit	\$13,059.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	11/07/2016
Next Statement Closing Date	12/08/2016
Days in Billing Cycle	31

Payment Information

New Balance	\$3,440.56
Minimum Payment Due	\$35.00
Payment Due Date	December 4, 2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a 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	18 years	\$10,229
\$136	3 years	\$4,899 (Savings=\$5,330)

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

Your Minimum Payment Due is \$35.00. If you paid your non-promotional (revolving) balances and any expiring promotional balances in full on your last statement, you can avoid interest charges on any new non-promotional (revolving) balances and any expiring promotional balances if you pay \$426.06 by 12/04/16. Otherwise, interest will accrue from your statement closing date until we receive your payment. The "How to Avoid Paying Interest on Purchases" section on page 2 has more information.

You must pay your promotional balance of \$373.17 in full by 12/04/16 to avoid paying deferred interest charges.

You must pay your promotional balance of \$3,014.50 in full by 11/04/18 to avoid paying deferred interest charges.

Please update your phone number, including cell phone number on the back of the payment coupon.

TRANSACTIONS

Trans Date	Description	Reference #	Amount
11/01	THE HOME DEPOT NEWTON NJ ELECTRICAL AND LIGHTING	3011530	\$ 90.89
11/04	ONLINE PAYMENT DEERFIELD IL	P919400N5EHW9Q9VY	\$ 400.00-

A New Way to Holiday with The Home Depot®

From color-changing artificial Christmas trees to a dazzling Star Shower projector, **The Home Depot** has just what you need to create the perfect backdrop for the holidays. Visit Homedepot.com/Holiday today.



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PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

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. ↓



P.O. Box 790393
St. Louis, MO 63179

Your Account Number is xxxx xxxx xxxx 7214



**SHOP
ANY TIME,
ANYWHERE!**



ONLINE MOBILE IN STORE

Payment Due Date	December 4, 2016
New Balance	\$3,440.56
Past Due Amount	\$0.00
Minimum Payment Due	\$35.00

Amount Enclosed: \$

Please print address changes on the reverse side.

Make Checks Payable to▼

Statement Enclosed

ROBERT J FOSTER
28047 W BELPRE PIKE
COOLVILLE, OH 45723-9701

HOME DEPOT CREDIT SERVICES
PO BOX 9001010
LOUISVILLE, KY 40290-1010

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 or 0% APR promotion and that promotion does not expire before the payment due date, that balance (the "excluded balance") is excluded from the amount you must pay in full to get a grace period. 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 so long as you pay the New Balance less any excluded balances in full by the payment due date each billing cycle. We may refer to deferred interest promotions as No Interest promotions.

In addition, certain promotional offers may take away the grace period on purchases. Other 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 either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. For each balance, the letter following the Annual Percentage Rate in the Interest Charge Calculation section on the front of the statement indicates the method we use to calculate interest charges. For Methods C, H and M, we use a daily balance method (including current transactions) to calculate interest charges. For Methods I and L, we use an average daily balance method (including current transactions) to calculate interest charges. For Method K, we use an average daily balance method (excluding current transactions) to calculate interest charges. To find out more information about the balance computation method that applies to your account and how the resulting interest charges were determined, contact us at Customer Service 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 mailed 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.

PLEASE SEE IMPORTANT INFORMATION ON PAGE 4

HD-2 DEC15

HD - 9196-0400-0002 -// 000 - 25A -// - 0 - - 45 -// - P - E - 0 - Y -// 0 - - - 0 - 0 -// 08/30/16 - 01/01/08 - 106 - October 7, 2016
N - - - -// 0 - - H51B -// - TC - 0 - 0 - - -// - - - - 1615M

Please provide change of address and update/add your phone numbers' here: (Use blue or black ink.)

.....
.....

*Cell: *Home:

*Phone: By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.


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

- **Enclose** a valid check or money order made payable to Home Depot Credit Services. 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.

- **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: Attn: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213. 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.
- **In-Store Payments.** For your added convenience, payments can be made at The Home Depot stores, with no service fee. 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.

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.



GIVE THE GIFT OF DOING

The Home Depot® Gift Card makes the perfect gift. You choose the amount that's right for you. They choose the gift that's right for them. Plus, Gift Cards have no service fees and no expiration dates.

Gift Cards are now reloadable in-store and online.

Account: **** * 7214

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Amount
FEES			
	TOTAL FEES FOR THIS PERIOD		\$ 0.00
INTEREST CHARGED			
	TOTAL INTEREST FOR THIS PERIOD		\$ 0.00

2016 Totals Year-to-Date	
Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$0.00

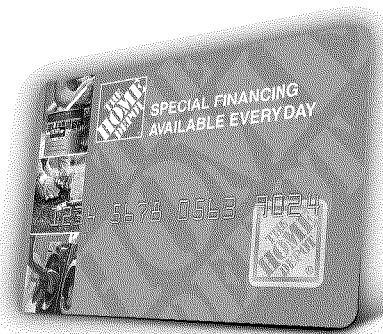
ACTIVITY AND PROMOTIONS DETAIL

Original Promotion Trans Amount	Promotion Trans Date	Previous Balance	Payments & Other Credits	Purchases, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
Revolving Balance	-	-	\$38.00-	\$90.89	-	\$52.89	-	-	-
NO INT FOR 12MOS-PMT REQ	\$2,041.55	11/20/15	\$735.17	\$362.00-	-	\$373.17	-	\$259.91	12/04/16
NO INT FOR 24MOS-PMT REQ	\$3,014.50	09/26/16	\$3,014.50	-	-	\$3,014.50	-	\$64.54	11/04/18
TOTAL		\$3,749.67	\$400.00-	\$90.89	\$0.00	\$3,440.56	\$0.00	\$324.45	

INTEREST CHARGE CALCULATION			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
Revolving Balance	17.99% (M)	\$0.00	\$0.00
NO INT FOR 12MOS-PMT REQ	17.99% (M)	-	-
NO INT FOR 24MOS-PMT REQ	17.99% (M)	-	-

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

EVERYDAY OFFER



NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS*

on purchases of \$299 or more. Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 6 months.

*See page 4 for details.



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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.

KEY CREDIT TERMS

NO INTEREST IF PAID IN FULL WITHIN 6 MONTHS* on purchases of \$299 or more. Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 6 months.

*With credit approval for qualifying purchases made on The Home Depot or EXPO Design Center Consumer Credit Card, 17.99% - 26.99% APR. Minimum interest charge: \$2. See card agreement for details including APR applicable to you. Offer is only valid for consumer accounts. 6 months everyday credit offer is subject to change without notice. Minimum payments required.

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.

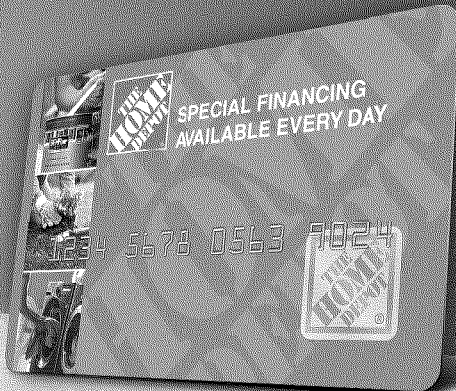
SHOPPING MADE EASIER

INTRODUCING:



1-YEAR HASSLE-FREE RETURNS

credited back to your Home Depot Card.†
That's 4X longer for returns, just for being a cardmember!



Plus, continue to enjoy:



FINANCING AVAILABLE EVERY DAY No interest if paid in full within 6 months*

on purchases of \$299 or more. Interest will be charged to your account from the purchase date if the purchase balance (including premiums for optional credit insurance) is not paid in full within 6 months.



UP TO 24-MONTH FINANCING* DURING SPECIAL PROMOTIONS

The more you spend, the longer you have to pay us back.

MORE GREAT REASONS TO SHOP AT THE HOME DEPOT®!



SHOP IN-STORE WITHOUT YOUR CARD

Shop in-store without your card with a valid ID.



MANAGE YOUR ACCOUNT YOUR WAY

View, manage, and pay your account online.



FRAUD PROTECTION GUARANTEE

\$0 liability on unauthorized charges.

*With credit approval for qualifying purchases made on The Home Depot or EXPO Design Center Consumer Credit Card, 17.99% - 26.99% APR. Minimum interest charge: \$2. See card agreement for details including APR applicable to you. Offer is only valid for consumer accounts. 6 months everyday credit offer is subject to change without notice. Minimum payments required.

15%* OFF

SELECT SPECIAL ORDER WINDOWS & DOORS, INCLUDING INSTALLED WINDOWS**

Offer includes Andersen® products

Visit your local The Home Depot® store or homedepot.com today.



*Offer valid 11/3/2016 through 11/16/16 at participating U.S. The Home Depot® stores. Offer does not apply to any in-stock merchandise. Offer not valid on (a) prior purchases, clearance merchandise, purchases of gift cards or certificates, or (b) purchases from any The Home Depot affiliate store. Offer may not be combined with any other offer, promotion or special incentive program or used as payment on any The Home Depot credit account. Offer only applies to Windows installed through The Home Depot®. Minimum purchase of \$2,500 for Windows required. Cannot be combined with any other offer or promotion, except for current credit promotion(s). Products and services vary by store and/or market area. Certain products are excluded including Simonton® 6060 Series, American Craftsman® AC12, American Craftsman 70 Impact Series, JELD-WEN® B272, and select Special Pricing Request. All installation services provided by insured, licensed (where applicable) and background screened independent contractor The Home Depot authorized service providers. State specific licensing includes: Alabama 03010, Florida CAC1813767, Maryland 05-76141-01, New Mexico 86302, Texas TALCA-1574C, Texas TACLB00014980C, Virginia 2705-068841A, West Virginia WV036104. License numbers held by or on behalf of Home Depot U.S.A., Inc. available at homedepot.com/licensenumbers or at the Special Services Desk at The Home Depot store. Ask an Associate for details. Void where prohibited. **Installed Windows available in select markets only. ©2016. Home Depot Product Authority, LLC. All rights reserved.



SAVE UP TO \$1,300* WITH FEDERAL TAX CREDITS ON ENERGY STAR® CERTIFIED PRODUCTS



INSULATION & AIR SEALING PRODUCTS

Save up to \$500 on certified air sealing products



Rule Your Attic® by measuring insulation depth for optimum performance

WINDOWS & DOORS

Save up to \$200 on certified windows and up to \$500 for certified doors



WATER HEATERS

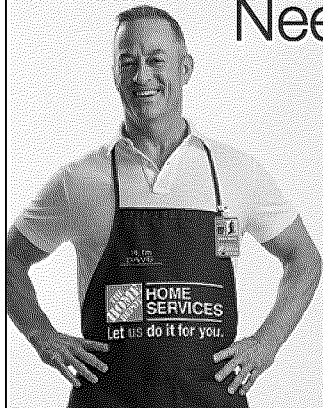
Save \$300 on certified tank type electric heat pump and tankless gas water heaters



For complete details, visit energystar.gov/about/federal_tax_credits.

*Applies to ENERGY STAR® certified products in participating categories. © 2016. Home Depot Product Authority, LLC. All rights reserved.

Need help with your home projects?



Call us first!

We offer over 35 installation programs to help you get the job done right.

- ✓ Backed by The Home Depot
- ✓ Financing Options
- ✓ Local, Licensed and Insured Professionals

Check out our current promotions at HomeDepot.com/ServicesOffers



Call 800-HOME DEPOT today to learn more or make an appointment.



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