

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 (TTY: 711)
Text to Pay: 71469

Account number ending in 5975

Summary of Account Activity

Previous Balance	\$30,710.58
Payments	-\$1,348.00
Other Credits	-\$20,974.17
Purchases/Other Debits	+\$28,896.77
Fees Charged	+\$0.00
Interest Charged	+\$30.63
New Balance	\$37,315.81
Past Due Amount	\$0.00

Credit Limit	\$40,000.00
Available Credit	\$1,938.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	09/08/2024
Next Statement Closing Date	10/09/2024
Days in Billing Cycle	30

Payment Information

New Balance	\$37,315.81
Minimum Payment Due	\$404.00
Payment Due Date	October 5, 2024

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 \$40.

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	40 years	\$202,101
\$1,629	3 years	\$58,652 (Savings=\$143,449)

If you would like information about credit counseling services, call 1-877-337-8187 (TTY: 711).

Your Minimum Payment Due is \$404.00. 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 \$451.43 by 10/05/24. 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.

New York residents may contact the New York State Department of Financial Services by telephone, 1-800-342-3736, or visit its website, www.dfs.ny.gov, for free information on comparative credit card rates, fees and grace periods.

You must pay your promotional balance of **\$170.65** in full by **03/05/25** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$181.20** in full by **03/05/25** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$1,063.44** in full by **09/08/25** to avoid paying deferred interest charges.



GEAR UP FOR FALL

Fall styles now available on [THDGear.com](https://www.thdgear.com)

Receive 10% off your order with promo code **FALL2024**.

Valid through 12/31/2024. One time use per customer. Not combinable with other offers. Other exclusions may apply.



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PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

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This Account is Issued by Citibank, N.A.

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



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

Statement Enclosed

Account number ending in 5975



Register for our free livestream workshops to get more done.
Visit homedepot.com/workshops.

Payment Due Date	October 5, 2024
New Balance	\$37,315.81
Past Due Amount	\$0.00
Minimum Payment Due	\$404.00

Amount Enclosed: \$

Please see reverse side to change your address.

Make Checks Payable to ▼

NUPUR V SHAH
20 FARMHAVEN AVE
EDISON, NJ 08820-3237

HOME DEPOT CREDIT SERVICES
PO BOX 70600
PHILADELPHIA, PA 19176-0600

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. Except as indicated below, you won't pay any interest on Purchases if you pay the New Balance in full by the payment due date shown on your billing statement each Billing Cycle. We call this a grace period on Purchases. If you don't pay your New Balance in full by the payment due date in a Billing Cycle, you won't get a grace period on Purchases again until you pay the New Balance in full by the payment due date shown on your billing statement 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. However, you must still pay any separately required payment on the excluded balance. In Billing Cycles in which payments are allocated to Deferred Interest Promotion balances first, the Deferred Interest Promotion 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.

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 Page 1 of your statement.

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 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 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/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment Account you choose.
- **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.
- **Text to Pay (If Available).** Text "pay" to the Text to Pay number on Page 1 of your statement. To pay via text you must use the cell phone or mobile device number and payment accounts associated with your Account. Text to Pay is not available for debit card payments. Message and data rates may apply.
- **Phone.** Call the Account Inquiries number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. For AutoPay, you also authorize us to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a one-time phone payment or withdraw your authorization for automatic debits by calling us at the Account Inquiries number on Page 1 of your statement within the timeframe disclosed to you on the phone.

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. APR: 17.99% - 29.99%. Minimum interest charge: \$2. See card agreement for details including APR applicable to you. Offer valid for consumer accounts in good standing; 6 months everyday credit offer is subject to change without notice; see store for details.

PL-T13.1.EN_0823

/A/- HD - 9196-0400-0002 -/B/- A1 - 000 - 29A - N -/C/- - 0 - - 34 -/D/- P - B - - 0 - N -/E/- 0 - - - N - - 0 - 0 -/F/- 12/31/99 - 02/01/24 - 7 - August 9, 2024
-/G/- N - - - -/H/- 0 - - HHMB -/I/- - - 0 - 0 - -/J/- - - - - -

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Easily manage your contact information

It's important we have your current contact information, so if anything changes (including your email or mailing address or phone number), please do one of the following to easily update your information:

- You can update your contact information by logging into your online account via the URL located in the Customer Service section on the front of your statement, or
- Call the Account Inquiries phone number located in the Customer Service section on the front of your statement

• **Express Mail.** Send payment by express mail or courier to: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213.

• **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Text to Pay payments, Phone payments, Express Mail, and courier 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.

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.

Credit Reporting Disputes. We may report information about your Account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O. Box 6497, Sioux Falls, SD 57117.

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

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 address for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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 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.

GET HELP WITH DOORS & WINDOWS



CALL 1-833-HDAPRON
(432-7766)

Asociados disponibles para hablar en español

Monday-Friday 9AM-11PM EST
Saturday-Sunday 9AM-9PM EST

OR



Scan now or visit
homedepot.com/MVA



Account number ending in 5975

You must pay your promotional balance of **\$791.24** in full by **10/05/25** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$8,924.71** in full by **08/05/26** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$24,978.14** in full by **09/05/26** to avoid paying deferred interest charges.

You must pay your promotional balance of **\$755.00** in full by **10/05/26** to avoid paying deferred interest charges.

Marketing offers included in this statement are intended for residents of the United States and its Territories.

TRANSACTIONS

Trans Date	Description	Reference #	Amount
CARD ENDING 5975 NUPUR V SHAH			
08/09	THE HOME DEPOT COLONIA NJ FLOORING	5190289	\$ 12.78-
08/09	THE HOME DEPOT EDISON NJ FLOORING	5221927	\$ 159.62
08/09	THE HOME DEPOT COLONIA NJ FLOORING PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 03/05/2025. Monthly payments required.	5214342	\$ 319.24
08/10	HOME DEPOT.COM 800-430-3376 PLUMBING PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 03/05/2025. Monthly payments required.	4230430	\$ 403.04
08/11	HOME DEPOT.COM 800-430-3376 PLUMBING PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 03/05/2025. Monthly payments required.	3240316	\$ 223.48
08/11	HOME DEPOT.COM 800-430-3376 KITCHEN AND BATH PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 03/05/2025. Monthly payments required.	3832431	\$ 181.20
08/15	THE HOME DEPOT EDISON NJ KITCHEN AND BATH PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 09/05/2026. Monthly payments required.	9974681 789804	\$ 24,978.14
08/15	THE HOME DEPOT EDISON NJ KITCHEN AND BATH	9974679 763032	\$ 20,059.74-
08/27	THE HOME DEPOT COLONIA NJ FLOORING	7200514 784465	\$ 855.79-
08/31	THE HOME DEPOT COLONIA NJ BUILDING MATERIALS	3191843	\$ 9.56-
09/01	THE HOME DEPOT EDISON NJ KITCHEN AND BATH FEES PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 09/08/2025. Monthly payments required.	2904680	\$ 1,063.44
09/02	HOME DEPOT.COM 800-430-3376 KITCHEN AND BATH FEES PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 10/05/2025. Monthly payments required.	1660722	\$ 791.24
09/04	HOME DEPOT.COM 800-430-3376 KITCHEN AND BATH FEES PROMOTIONAL PURCHASE: To avoid interest charges, please pay the above in full by 10/05/2026. Monthly payments required.	9518778	\$ 755.00
	KITCHEN AND BATH FEES		\$ 16.16
	TRANSACTION TOTAL		\$ 771.16
09/07	THE HOME DEPOT COLONIA NJ FLOORING	6201055	\$ 36.29-
09/07	THE HOME DEPOT COLONIA NJ PAINT	6521521	\$ 6.21
TOTAL CARD ENDING 5975			\$ 7,922.61
08/30	PAYMENT - THANK YOU	P919400L609H6Z139	\$ 1,000.00-
08/09	*INTEREST* PREV CYCLE PURCHASES		\$ 0.01-
09/03	EFT PAYMENT, THANK YOU	P919400L7EHTWYKQJ	\$ 348.00-

FEES

TOTAL FEES FOR THIS PERIOD	\$ 0.00
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INTEREST CHARGED

09/08	INTEREST CHARGE ON PURCHASES	\$ 30.63
TOTAL INTEREST FOR THIS PERIOD		\$ 30.63

2024 Totals Year-to-Date	
Total Fees Charged in 2024	\$0.00
Total Interest Charged in 2024	\$71.38

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	-	\$1,645.45	\$1,406.64-	\$181.99	\$30.63	\$451.43	-	-	-
NO INT FOR 6MOS-PMT REQ	\$20,059.74	02/11/24	\$19,284.63	\$19,284.63-	-	-	-	-	exp'd 09/05/24
NO INT FOR 6MOS-PMT REQ	\$319.24	08/09/24	-	\$319.24-	\$319.24	-	-	-	03/05/25
NO INT FOR 6MOS-PMT REQ	\$403.04	08/10/24	-	\$403.04-	\$403.04	-	-	-	03/05/25
NO INT FOR 6MOS-PMT REQ	\$223.48	08/11/24	-	\$52.83-	\$223.48	-	\$170.65	\$4.29	03/05/25
NO INT FOR 6MOS-PMT REQ	\$181.20	08/11/24	-	-	\$181.20	-	\$181.20	\$4.37	03/05/25
NO INT FOR 12MOS-PMT REQ	\$1,063.44	09/01/24	-	-	\$1,063.44	-	\$1,063.44	\$7.01	09/08/25
NO INT FOR 12MOS-PMT REQ	\$791.24	09/02/24	-	-	\$791.24	-	\$791.24	\$4.56	10/05/25
NO INT FOR 24MOS-PMT REQ	\$9,780.50	07/06/24	\$9,780.50	\$855.79-	-	\$8,924.71	-	\$527.11	08/05/26
NO INT FOR 24MOS-PMT REQ	\$24,978.14	08/15/24	-	-	\$24,978.14	-	\$24,978.14	\$518.14	09/05/26
NO INT FOR 24MOS-PMT REQ	\$755.00	09/04/24	-	-	\$755.00	-	\$755.00	\$3.11	10/05/26
TOTAL		\$30,710.58	\$22,322.17-	\$28,896.77	\$30.63	\$37,315.81	\$0.00	\$1,068.59	

INTEREST CHARGE CALCULATION				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	
PURCHASES				
Revolving Balance	29.99% (M)	\$1,242.64	\$30.63	
NO INT FOR 6MOS-PMT REQ	29.99% (M)	\$0.00	\$0.00	
NO INT FOR 6MOS-PMT REQ	29.99% (M)	\$0.00	\$0.00	
NO INT FOR 6MOS-PMT REQ	29.99% (M)	\$0.00	\$0.00	
NO INT FOR 6MOS-PMT REQ	29.99% (M)	-	-	
NO INT FOR 6MOS-PMT REQ	29.99% (M)	-	-	
NO INT FOR 12MOS-PMT REQ	29.99% (M)	-	-	
NO INT FOR 12MOS-PMT REQ	29.99% (M)	-	-	
NO INT FOR 24MOS-PMT REQ	29.99% (M)	-	-	
NO INT FOR 24MOS-PMT REQ	29.99% (M)	-	-	
NO INT FOR 24MOS-PMT REQ	29.99% (M)	-	-	

NO CARD? NO PROBLEM.



You can send a text to
manage your existing account.



Lookup Account and Shop:

Text 'Shop' to **71469** to get your temporary
shopping barcode and account information.*

Pay Bill and See Current Balance Now:

Text 'Pay' to **71469** to instantly pay your bill.*

*Text to Shop and Text to Pay only available on The Home Depot Consumer Credit Card. U. S. Only. Message and Data rates may apply. Ask An Associate for details. Payment account information must be on homedepot.com/mycard to take advantage of pay by text - feature is not available for debit card payments.
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Addressing the Growing Skilled Labor Gap Through Path to Pro Programs





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