



September 2020						
S	M	T	W	T	F	S
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3
4	5	6	7	8	9	10

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

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	28 years	\$54,760
\$844	3 years	\$30,390 (Savings=\$24,370)

If you would like information about credit counseling services, call 1-866-797-2885.

ACCOUNT SUMMARY

Account Number: 4388 5400 7543 5775	
Previous Balance	\$12,756.48
Payment, Credits	-\$13,025.50
Purchases	+\$24,333.88
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$24,064.86
Opening/Closing Date	08/03/20 - 09/02/20
Credit Access Line	\$59,000
Available Credit	\$34,935
Cash Access Line	\$11,800
Available for Cash	\$11,800
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

MARRIOTT BONVOY POINTS SUMMARY

+ Points earned on all other purchases	24,109
Total points transferred to Marriott	24,109

Thank you for using your Marriott Bonvoy(TM) Credit Card. Find out how to redeem your points for hotel nights, travel packages, merchandise and more at MarriottBonvoy.com

Points add up quickly when you use your Marriott Bonvoy Credit Card from Chase! Earn 3 points for every \$1 spent at participating Marriott Bonvoy locations and 1 point for every \$1 spent on all other purchases.

YOUR ACCOUNT MESSAGES

& Item was transferred from lost / stolen account.

0000001 FIS33339 C 2 Y 9 02 20/09/02 Page 1 of 4 05056 MA MA 52764 24610000020005276401 0004



P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

Make your payment at
chase.com/paycard

43885400754357750002400002406486000000009

Payment Due Date:	09/27/20
New Balance:	\$24,064.86
Minimum Payment:	\$240.00

Account number: 4388 5400 7543 5775

\$_____ Amount Enclosed
Make/Mail to Chase Card Services at the address below:

52764 BEX 9 24620 C
RONALD H CHOPOORIAN JR
26 DELLWOOD PKWY S
MADISON NJ 07940-2741

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

To contact us regarding your account:

	Call Customer Service: In U.S. 1-800-338-5960 Spanish 1-888-446-3308 Pay by phone 1-800-436-7958 International 1-847-888-6600 We accept operator relay calls		Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298		Mail Payments to: P.O. Box 1423 Charlotte, NC 28201-1423		Visit Our Website: www.chase.com/cardhelp
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Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureau: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any Of Your Account(s): When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from our institution.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign

transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction – for new purchases, balance transfers, overdraft advances, cash advances, or My Chase Loans;
- the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How To Avoid Paying Interest On Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account (or Interest Saving Balance) in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance (or Interest Saving Balance) in full each month.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

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 on a separate sheet at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

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.

You must notify us of any potential errors in writing. You may call us or notify us electronically, 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:

- 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.)
- 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.
- 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 Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

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.



MA04252019

To manage your account, including card payments, alerts, and change of address, visit **Chase.com/cardhelp** or call the customer service number which appears on your account statement.



ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
08/02	& STEAMSHIP AUTHORITY/MAIL 508-548-5011 MA	-83.50
07/29	ALLIANCE APPAREL GRO CERRITOS CA	-142.00
08/14	& Payment Thank You - Bill Pay Service	-5,000.00
08/27	& Payment Thank You - Bill Pay Service	-7,800.00
PURCHASE		
08/03	& Classic Cleaners 201-9972939 NJ	78.95
08/04	& APPLE.COM/BILL 866-712-7753 CA	8.51
08/04	& FAITHD *ST VINCENT M 866-5078757 NJ	100.00
08/04	& VERIZON*RECURRING PAY 800-VERIZON FL	314.94
08/04	& APPLE.COM/BILL 866-712-7753 CA	26.65
08/04	& APPLE.COM/BILL 866-712-7753 CA	14.99
08/05	& MICROSOFT*XBOX MSBILL.INFO WA	42.64
08/06	& APPLE.COM/BILL 866-712-7753 CA	39.44
08/07	& MARSON POOLS, INC. 989-3488411 NJ	120.49
08/08	& APPLE.COM/BILL 866-712-7753 CA	24.48
08/07	& VENMO 855-812-4430 NY	61.80
08/08	& HAND AND STONE MASSAGE AN 973-236-1200 NJ	74.58
08/08	& KOS.COM HTTPSKOS.COM CA	35.19
08/09	& APPLE.COM/BILL 866-712-7753 CA	9.99
08/09	SHOPRITE CHATHAM S1 CHATHAM NJ	59.75
08/10	YARDVILLE SUPPLY CO CHATHAM NJ	44.72
08/10	HAND AND STONE MASSAGE AN CHATHAM NJ	50.96
08/09	BLOSSOM ASIAN BISTRO CHATHAM NJ	48.50
08/09	BLOSSOM ASIAN BISTRO CHATHAM NJ	138.80
08/10	WHOLEFDS RCM 10157 MADISON NJ	311.24
08/10	USPS PO 3346950521 MADISON NJ	8.25
08/10	& APPLE.COM/BILL 866-712-7753 CA	.99
08/10	BLOSSOM ASIAN BISTRO CHATHAM NJ	11.09
08/11	SQ *MADISON MARKET Madison NJ	17.22
08/11	NETFLIX.COM NETFLIX.COM CA	17.05
08/10	BODYBIOCOM 888-3279554 NJ	26.96
08/11	& STARBUCKS 800-782-7282 WA	25.00
08/11	BLOSSOM ASIAN BISTRO CHATHAM NJ	25.59
08/12	BISTRO SEVENTY THREE LLC BERNARDSVILLE NJ	103.37
08/11	B&N#7379@BUCKNELL U LEWISBURG PA	337.65
08/12	YARDVILLE SUPPLY CO CHATHAM NJ	42.61
08/12	& SPRINT *WIRELESS 800-639-6111 KS	148.52
08/12	& MARSON POOLS, INC. 989-3488411 NJ	120.49
08/13	SP * NANO AIR MASK HTTPSNANOAIM NY	135.00
08/13	INDIGO BOOKS WILMINGTON DE	171.07
08/12	BLOSSOM ASIAN BISTRO CHATHAM NJ	44.36
08/13	QDOBA 2112 SHORT HILLS NJ	19.17
08/13	Dropbox*ZDNCQHGB31JM db.tt/cchelp DE	11.99
08/13	BLOSSOM ASIAN BISTRO CHATHAM NJ	78.67
08/13	ARITZIA SHORT HILLS SHORT HILLS NJ	244.00
08/15	PELOTON INTERACTIVE HTTPSWWW.ONEP NY	39.00
08/15	VENMO 855-812-4430 NY	103.00
08/13	FREE PEOPLE #803 SHORT HILLS NJ	198.65
08/13	EXXONMOBIL 47981535 PLUCKEMIN NJ	55.56
08/15	& EUROPEAN WAX CENTER FLO FLORHAM PARK NJ	282.50
08/16	APPLE.COM/BILL 866-712-7753 CA	.99
08/15	STOP & SHOP 2805 MADISON NJ	553.98
08/16	B&N#7370@BUCKNELL U LEWISBURG PA	405.02
08/16	WAL-MART #1644 LEWISBURG PA	227.19
08/15	SHELL OIL 57542943105 MADISON NJ	47.66
08/15	BLOSSOM ASIAN BISTRO CHATHAM NJ	45.94
08/16	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	10.65
08/15	GARYS WINE AND MARKETPLAC MADISON NJ	135.43
08/17	CHIPOTLE ONLINE 3035954000 CA	26.00
08/16	PANERA BREAD #601740 P LEWISBURG PA	22.55
08/15	ADORAMAPIX.COM 212-3335059 NY	149.49
08/16	SHEETZ 0378 00003780 LEWISBURG PA	35.32
08/17	& JCE*EHRlich-RENTOKIL 800-488-9495 PA	50.65
08/19	BARNES&NOBLE.COM-BN 800-843-2665 NY	15.97

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
08/19	WILLIAMS-SONOMA.COM 800-541-1262 CA	165.70
08/17	WILLIAMS-SONOMA 0804 BRIDGEWATER NJ	59.58
08/18	& MICROSOFT*XBOX MSBILL.INFO WA	21.31
08/18	GARYS WINE AND MARKETPLAC MADISON NJ	66.08
08/18	NANTUCKET LOOMS NANTUCKET MA	143.00
08/19	ABERCROMBIE & FITCH #0562 SHORT HILLS NJ	134.98
08/19	HOMEGOODS #0612 EAST HANOVER NJ	85.29
08/19	ROOTS STEAKHOUSE SUMMIT NJ	226.04
08/19	INDIGO BOOKS WILMINGTON DE	98.13
08/19	CHIPOTLE 2030 MADISON NJ	20.53
08/19	JANIE AND JACK 910 SHORT HILLS NJ	52.27
08/19	COSTCO WHSE #0244 EAST HANOVER NJ	328.98
08/20	PAYPAL *THRIVEMARKE YEARL 402-935-7733 CA	63.92
08/19	FOOT LOCKER 07322 SHORT HILLS NJ	98.00
08/20	& STARBUCKS 800-782-7282 WA	25.00
08/21	STOP & SHOP 2805 MADISON NJ	310.98
08/20	EXXONMOBIL 48055032 GREEN VILLAGE NJ	40.40
08/22	SUNOCO 0467668002 RIDGE NY	45.45
08/21	OUIDAD PRODUCTS LLC 646-434-0428 NY	14.18
08/22	APPLE.COM/BILL 866-712-7753 CA	9.99
08/21	WHOLEFDS RCM 10157 MADISON NJ	92.70
08/20	GARYS WINE AND MARKETPLAC MADISON NJ	110.85
08/21	& MARSON POOLS, INC. 989-3488411 NJ	151.11
08/21	& ADT SECURITY*402239156 WWW.ADT.COM FL	59.07
08/23	NJ EZPASS 888-288-6865 NJ	35.00
08/23	DUNKIN #302395 Q35 MADISON NJ	10.54
08/23	WHOLEFDS RCM 10157 MADISON NJ	326.95
08/22	PASTOSA RAVIOLI FLORHAM PARK NJ	338.45
08/23	& APPLE.COM/BILL 408-974-1010 CA	9.99
08/18	WILLIAMS-SONOMA.COM 800-541-1262 CA	14.95
08/23	DOVER BRANCHBURG BRANCHBURG NJ	394.80
08/24	NJ EZPASS 888-288-6865 NJ	35.00
08/24	STOP & SHOP 2805 MADISON NJ	277.81
08/24	PAYPAL *MADISONPTSO 402-935-7733 CA	100.00
08/25	SP * HEALTHY ITALIA MADISON NJ	70.32
08/25	DRE*DERMSTORE.COM 800-2133376 CA	254.67
08/25	MAURICIO LAVIE DMD LLC CHATHAM NJ	215.00
08/25	WHOLEFDS RCM 10157 MADISON NJ	141.65
08/24	HERFF JONES YEARBOOK I 866-750-1367 KS	95.00
08/25	& MICROSOFT*XBOX MSBILL.INFO WA	21.31
08/26	DUNKIN #302395 Q35 MADISON NJ	3.04
08/26	CHRISTMAS CITY STUDIO INC 610-6912109 PA	34.00
08/26	SHELL OIL 10001448009 CHATHAM NJ	43.54
08/27	APPLE.COM/BILL 866-712-7753 CA	10.65
08/27	APPLE.COM/BILL 866-712-7753 CA	1.06
08/27	APPLE.COM/BILL 866-712-7753 CA	13.85
08/27	INDIGO BOOKS WILMINGTON DE	86.37
08/26	BLOSSOM ASIAN BISTRO CHATHAM NJ	65.44
08/27	SIDNEY THOMAS SHORT HILLS NJ	10,502.56
08/26	BLOSSOM ASIAN BISTRO CHATHAM NJ	94.87
08/27	& MARSON POOLS, INC. 989-3488411 NJ	120.49
08/29	SQ *THE DESSERT LADIES 877-417-4551 NJ	279.90
08/29	NJIO NJIO.ORG NJ	310.00
08/28	SHOPRITE CHATHAM S1 CHATHAM NJ	40.01
08/27	WILLIAMS-SONOMA 0815 SHORT HILLS NJ	262.12
08/27	FIREHOUSE PIZZA MADISON NJ	56.98
08/28	STOP & SHOP 2805 MADISON NJ	66.85
08/27	CRATE & BARREL #625 SHORT HILLS NJ	85.19
08/28	SQ *BEACON HEALTH SERVICE gosq.com NJ	39.00
08/27	GARYS WINE AND MARKETPLAC MADISON NJ	716.06
08/30	J & M HOME AND GARDEN MADISON NJ	121.50
08/28	BLOSSOM ASIAN BISTRO CHATHAM NJ	87.84
08/30	DUNKIN #302395 Q35 MADISON NJ	10.90
08/31	MAURICIO LAVIE DMD LLC CHATHAM NJ	260.00
09/01	CLICK PHOTO SCHOOL LLC HTTPSWWW.CLIC IL	25.00
08/30	EXXONMOBIL 47975107 CHATHAM NJ	35.48
08/31	MAURICIO LAVIE DMD LLC CHATHAM NJ	180.00





ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
08/31	WHOLEFDS RCM 10157 MADISON NJ	202.88
08/31	& ELYSIUM HEALTH, INC. HTTPSWWW.ELYS NY	50.00
09/01	SAIGON CAFE MILLBURN MILLBURN NJ	83.91
08/31	DisneyPLUS 888-9057888 CA	7.45
09/01	NETFLIX.COM NETFLIX.COM CA	9.59
09/01	Classic Cleaners 201-9972939 NJ	61.15

2020 Totals Year-to-Date	
Total fees charged in 2020	\$2.27
Total interest charged in 2020	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

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

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	15.74%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	24.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	15.74%(v)(d)	- 0 -	- 0 -

31 Days in Billing Period

(v) = Variable Rate
(d) = Daily Balance Method (including new transactions)
(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

