



October 2020						
S	M	T	W	T	F	S
27	28	29	30	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	31
1	2	3	4	5	6	7

New Balance
\$24,040.11
Minimum Payment Due
\$240.00
Payment Due Date
10/27/20

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	\$54,708
\$843	3 years	\$30,358 (Savings=\$24,350)

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

ACCOUNT SUMMARY

Account Number: 4388 5400 7543 5775	
Previous Balance	\$24,064.86
Payment, Credits	-\$41,766.43
Purchases	+\$41,696.68
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$45.00
Interest Charged	<u>\$0.00</u>
New Balance	\$24,040.11
Opening/Closing Date	09/03/20 - 10/02/20
Credit Access Line	\$59,000
Available Credit	\$34,959
Cash Access Line	\$11,800
Available for Cash	\$11,800
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

& Item was transferred from lost / stolen account.

0000001 FIS33339 C 2 Y 9 02 20/10/02 Page 1 of 5 05056 MA MA 37388 27610000020003738801 0004



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

Make your payment at
chase.com/paycard

43885400754357750002400002404011000000007

Payment Due Date: 10/27/20
New Balance: \$24,040.11
Minimum Payment: \$240.00

Account number: 4388 5400 7543 5775

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

37388 BEX 9 27620 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
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PAYMENTS AND OTHER CREDITS

09/02	APPLE.COM/BILL 866-712-7753 CA	-9.99
09/10	PAYPAL *ROXY 402-935-7733 CA	-175.00
09/10	PAYPAL *ROXY 402-935-7733 CA	-30.00
09/09	UNITED 0162321385481 800-932-2732 TX	-268.90
09/14	GRACE BAY CLUB PROVIDENCIALE	-5,775.00
09/16	& Payment Thank You - Bill Pay Service	-5,000.00
09/16	& Payment Thank You - Bill Pay Service	-19,100.00
09/16	FOUR SEASONS HUALALAI KAILUA KONA HI	-3,707.53
09/16	FOUR SEASONS HUALALAI KAILUA KONA HI	-3,707.53
09/16	FOUR SEASONS HUALALAI KAILUA KONA HI	-3,707.53
09/29	SP * RACEFASTER PARAMUS NJ	-154.95
09/29	FOOT LOCKER 07322 800-9916685 NJ	-130.00

PURCHASE

09/02	BODEN SERVICES INC BODENUSA.COM PA	75.20
09/02	LONGWOOD GARDENS INC 610-3885460 PA	23.00
09/01	APPLE STORE #R043 SHORT HILLS NJ	41.58
09/02	USPS PO 3346950521 MADISON NJ	44.00
09/02	STOP & SHOP 2805 MADISON NJ	309.97
09/02	SAVATREE - TREE & LAWN 914-864-3123 NY	495.80
09/02	& MARSON POOLS, INC. 989-3488411 NJ	120.49
08/29	DRE*DERMSTORE.COM 800-2133376 CA	177.00
09/02	GARYS WINE AND MARKETPLAC MADISON NJ	165.19
09/03	APPLE.COM/US 800-676-2775 CA	106.57
09/02	WILLIAMS-SONOMA 0815 SHORT HILLS NJ	54.21
09/03	IPHONE CITIZ*PMT 1 OF 24 888-2016306 CT	136.45
09/03	BLOOM SALON MORRISTOWN NJ	261.10
09/05	THE UPS STORE 3979 MADISON NJ	61.00
09/04	BISTRO SEVENTY THREE LLC BERNARDSVILLE NJ	129.76
09/03	BLUEMERCURY MORRISTOWN MORRISTOWN NJ	147.68
09/03	APPLE.COM/BILL 866-712-7753 CA	4.99
09/04	POTTERYBARNTEEN.COM 866-472-0500 CA	579.93
09/05	TST* OSTERIA MORINI NJ BERNARDSVILLE NJ	260.08
09/04	& VERIZON*RECURRING PAY 800-VERIZON FL	304.53
09/05	& MICROSOFT*XBOX MSBILL.INFO WA	21.31
09/06	CORP CHARITY GIVING HTTPSWWW.BLAC SC	1,500.00
09/04	BLOSSOM ASIAN BISTRO CHATHAM NJ	89.04
09/06	DICKS SPORTING GOODS#389 SELINGSGROVE PA	1,135.04
09/06	B&N#7370@BUCKNELL U LEWISBURG PA	280.05
09/06	DUNKIN #302395 Q35 MADISON NJ	10.32
09/06	DICKS SPORTING GOODS1127 STROUDSBURG PA	42.36
09/06	ARDS FARM LEWISBURG PA	67.54
09/06	TARGET 00024398 SELINGSGROVE PA	271.98
09/07	UNITED 0161579665777 800-932-2732 TX	75.25
09/06	ULTA #1136 SELINGSGROVE PA	276.74
09/07	QUICK SHOP #4 4 LEWISBURG PA	63.36
09/06	MOD PIZZA SELINGSGROVE SELINGSGROVE PA	53.49
09/07	UNITED 0162321353171 800-932-2732 TX	87.45
112120	1 Y EWR PLS	
2 Y	PLS EWR	
09/07	UNITED 0162321353172 800-932-2732 TX	87.45
112120	1 Y EWR PLS	
2 Y	PLS EWR	
09/07	UNITED 0162321353173 800-932-2732 TX	87.45
112120	1 Y EWR PLS	
2 Y	PLS EWR	
09/07	UNITED 0162321353174 800-932-2732 TX	87.45
112120	1 Y EWR PLS	
2 Y	PLS EWR	
09/07	UNITED 0162321353175 800-932-2732 TX	87.45
112120	1 Y EWR PLS	
2 Y	PLS EWR	
09/07	WHOLEFDS RCM 10157 MADISON NJ	263.45
09/07	FOUR SEASONS HUALALAI KAILUA KONA HI	3,707.53
09/08	USPS PO 3346950521 MADISON NJ	15.05

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant	Name or Transaction Description	\$ Amount
09/07		FOUR SEASONS HUALALAI KAILUA KONA HI	3,707.53
09/07		GRACE BAY CLUB PROVIDENCIAL	5,775.00
09/09		PAYPAL *MWENTERPRIS 402-935-7733 CA	14.99
09/07	UNITED	0162321384085 800-932-2732 TX	87.45
	112320 1 Y	EW R PLS	
	2 Y	PLS EWR	
09/07		FOUR SEASONS HUALALAI KAILUA KONA HI	3,707.53
09/08		APPLE.COM/BILL 866-712-7753 CA	2.99
09/07	UNITED	0162321385481 800-932-2732 TX	268.90
	122520 1 W	EW R HNL	
	2 W	HNL EWR	
09/08		SUNOCO 0972366901 MADISON NJ	42.50
09/07	UNITED	0162321387424 800-932-2732 TX	375.85
	112820 1 W	PLS EWR	
09/07	UNITED	0162321387761 800-932-2732 TX	5.60
	112320 1 Y	EW R PLS	
09/08		CVS/PHARMACY #00203 CHATHAM NJ	3.99
09/09		& Microsoft*Xbox Redmond WA	21.31
09/08		BLOSSOM ASIAN BISTRO CHATHAM NJ	46.80
09/09		APPLE.COM/BILL 866-712-7753 CA	9.99
09/09		WHOLEFDS RCM 10157 MADISON NJ	274.36
09/09		& MARSON POOLS, INC. 989-3488411 NJ	132.11
09/04		FAITHD *ST VINCENT M 866-5078757 NJ	100.00
09/03		BLOSSOM ASIAN BISTRO CHATHAM NJ	85.90
09/10		SweatyBettyUSOnline London	100.00
09/10		APPLE.COM/BILL 866-712-7753 CA	2.99
09/09		STAPLES 00105486 MADISON NJ	22.67
09/10		TST* LA ROSA CHICKEN & GR MADISON NJ	49.31
09/10		VITAL NUTRIENTS 860-6383675 CT	123.45
09/09		BODYBIOCOM 888-3279554 NJ	26.96
09/10		& APPLE.COM/BILL 866-712-7753 CA	.99
09/11		NETFLIX.COM NETFLIX.COM CA	17.05
09/12		DUNKIN #302395 Q35 MADISON NJ	12.98
09/10		BLOSSOM ASIAN BISTRO CHATHAM NJ	139.71
09/12		TINOS ARTISAN PIZZA WWW.OSTERIAPR NJ	162.13
09/11		SQ *LIZ GLANZMAN, LPC Westfield NJ	105.00
09/11		BISTRO SEVENTY THREE LLC BERNARDSVILLE NJ	315.50
09/12		PAYPAL *DRDENNISGRO 402-935-7733 NY	79.76
09/11		SweatyBettyUSOnline London	100.00
09/12		& SPRINT *WIRELESS 800-639-6111 KS	148.52
09/13		TST* MILLBURN DELI - MORR MORRISTOWN NJ	50.36
09/11		GARYS WINE AND MARKETPLAC MADISON NJ	100.80
09/13		Dropbox*B3J95VJQNYD9 db.tt/cchelp DE	11.99
09/13		DUNKIN #302395 Q35 MADISON NJ	14.36
09/13		WHOLEFDS RCM 10157 MADISON NJ	191.59
09/13		BLOSSOM ASIAN BISTRO CHATHAM NJ	71.98
09/14		COSTCO WHSE #0244 EAST HANOVER NJ	490.58
09/13		GARYS WINE AND MARKETPLAC MADISON NJ	241.21
09/15		SP * NELK FULLSEND.COM MISSISSAUGA ON	143.93
09/15		SP * NELK FULLSEND.COM MISSISSAUGA ON	45.84
09/15		APPLE.COM/US 800-676-2775 CA	49.82
09/15		APPLE.COM/BILL 866-712-7753 CA	.99
09/15		PELOTON* MEMBERSHIP HTTPSWWW.ONEP NY	39.00
09/16		Restoration Hardware 800-7621005 CA	44.78
09/15		STEVE MADDEN 146 SHORT HILLS NJ	149.95
09/15		SAIGON CAFE MILLBURN MILLBURN NJ	73.20
09/15		SAIGON CAFE MILLBURN MILLBURN NJ	7.68
09/15		DUNKIN #302395 Q35 MADISON NJ	2.61
09/15		VALBELLA RIVERSIDE CT	316.78
09/15		SAVATREE - TREE & LAWN 914-864-3123 NY	915.91
09/15		LULULEMON SHORT HILLS SHORT HILLS NJ	548.00
09/15		& JCE*EHRlich-RENTOKIL 800-488-9495 PA	50.65
09/15		CITY OF SUMMIT SUMMIT NJ	4.00
09/16		DV *DOVER SADDLERY 800-9891500 MA	52.14
09/16		ADOBE *800-833-6687 ADOBE.LY/ENUS CA	10.65
09/16		PP*FACEBOOKPAY PENINSUL 402-935-7733 CA	80.00
09/15		SILVER VINE ROOM SUMMIT NJ	372.00





ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/16	& MARSON POOLS, INC. 989-3488411 NJ	120.49
09/17	THE FARM AT GREEN VILLAGE GREEN VILLAGE NJ	161.97
09/17	SweatyBettyUSOnline London	108.00
09/17	DV *DOVER SADDLERY 800-9891500 MA	173.62
09/16	BLOSSOM ASIAN BISTRO CHATHAM NJ	37.00
09/18	APPLE.COM/BILL 866-712-7753 CA	42.64
09/19	STARBUCKS 800-782-7282 800-782-7282 WA	25.00
09/19	THE FARM AT GREEN VILLAGE GREEN VILLAGE NJ	108.74
09/18	CVS/PHARMACY #00203 CHATHAM NJ	100.53
09/18	BISTRO SEVENTY THREE LLC BERNARDSVILLE NJ	184.21
09/17	GARYS WINE AND MARKETPLAC MADISON NJ	63.95
09/19	BHY*ALPHA CHI OMEGA 866-245-5499 IN	277.00
09/18	WHOLEFDS RCM 10157 MADISON NJ	20.07
09/18	NJ MOTOR VEHICLE PAY EGOV.COM NJ	25.00
09/19	TINOS ARTISAN PIZZA WWW.OSTERIAPR NJ	117.92
09/18	APPLE.COM/BILL 866-712-7753 CA	9.99
09/18	F GERALD NEW INC CHATHAM NJ	183.39
09/19	PASTOSA RAVIOLI FLORHAM PARK NJ	240.44
09/20	SQ *LIZ GLANZMAN, LPC Westfield NJ	105.00
09/20	DUNKIN #302395 Q35 MADISON NJ	12.98
09/21	ADT SECURITY*402239156 WWW.ADT.COM FL	59.07
09/21	TTP*TAUNTONPUBLISHER 800-477-8727 CT	29.95
09/21	WHOLEFDS RCM 10157 MADISON NJ	155.17
09/21	Etsy.com - EdwardSinclair 718-8557955 NY	39.08
09/20	BLOSSOM ASIAN BISTRO CHATHAM NJ	142.95
09/21	CLICK & COMPANY, LLC CLICKAWAYCONF IL	59.99
09/21	Etsy.com 718-8557955 NY	82.05
09/22	TONINOS PIZZA - NORTH LEWISBURG PA	26.66
09/22	DV *DOVER SADDLERY 800-9891500 MA	44.77
09/22	SP * 361 USA INC. HTTPS361USA.M OR	107.47
09/22	SP * RACEFASTER PARAMUS NJ	154.95
09/22	SUNOCO 0972366901 MADISON NJ	33.50
09/23	APPLE.COM/BILL 866-712-7753 CA	4.79
09/23	SMASHBURGER #1618 PEQUANNOCK NJ	15.96
09/22	FOOT LOCKER 07322 SHORT HILLS NJ	130.00
09/23	NJ EZPASS 888-288-6865 NJ	65.00
09/23	& MARSON POOLS, INC. 989-3488411 NJ	120.49
09/23	EXXONMOBIL 48055032 GREEN VILLAGE NJ	40.17
09/23	DOVER BRANCHBURG BRANCHBURG NJ	175.73
09/24	BEGUM PALACE MADISON NJ	57.26
09/24	CANON USA FSC NJ 631-330-3000 NY	50.33
09/24	CROWLEY CUPCAKES MADISON NJ	45.40
09/25	PAYPAL *JOECUSTOMSH 402-935-7733 CA	67.19
09/24	& APPLE.COM/BILL 866-712-7753 CA	9.99
09/25	STERLING HALLMARK III CHATHAM NJ	7.22
09/26	DUNKIN #302395 Q35 MADISON NJ	17.25
09/25	SQ *LIZ GLANZMAN, LPC 877-417-4551 NJ	105.00
09/25	MADISON CAR WASH MADISON NJ	26.60
09/25	APPLE.COM/BILL 866-712-7753 CA	95.95
09/25	SHELL OIL 10001448009 CHATHAM NJ	28.35
09/26	MATUNUCK OYSTER BAR SOUTH KINGSTO RI	296.08
09/25	SUNOCO 0972366901 MADISON NJ	32.73
09/27	TS NARRAGANSETT NARRAGANSETT RI	175.59
09/25	GARYS WINE AND MARKETPLAC MADISON NJ	57.55
09/27	BISTRO SEVENTY THREE LLC BERNARDSVILLE NJ	193.34
09/27	APPLE.COM/BILL 866-712-7753 CA	13.85
09/26	EXXONMOBIL 97438576 WESTERLY RI	34.03
09/27	APPLE.COM/BILL 866-712-7753 CA	10.65
09/26	EXXONMOBIL 97438576 WESTERLY RI	31.52
09/28	DDSKINCARE NEW YORK NY	585.17
09/28	LAZ PARKING 090240 NEW YORK NY	45.00
09/28	SweatyBettyUSOnline London	78.00
09/28	DAY DERMATOLOGY & AESTHE NEW YORK NY	2,075.00
09/28	SEPHORA TIMES SQR NEW YORK NY	56.62
09/28	PEAPOD *GROCERIES 800-5PEAPOD IL	211.02
09/27	GARYS WINE AND MARKETPLAC MADISON NJ	47.97
09/29	TST* LADUREE MADISON LLC NEW YORK NY	17.66

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/29	WPY*Kinnelon High School 855-469-3729 NJ	9.26
09/30	WPY*Madison HS Football B 855-469-3729 NJ	515.00
09/28	SHELL OIL 57542943105 MADISON NJ	41.00
09/29	& MICROSOFT*XBOX MSBILL.INFO WA	21.31
09/30	STAPLES DIRECT 800-3333330 MA	27.85
09/29	GARYS WINE AND MARKETPLAC MADISON NJ	279.36
09/30	TRADER JOE'S #604 QPS FLORHAM PARK NJ	250.96
09/30	& MARSON POOLS, INC. 989-3488411 NJ	120.49
10/01	Classic Cleaners 201-9972939 NJ	99.70
10/01	NETFLIX.COM NETFLIX.COM CA	9.59
09/30	BLOSSOM ASIAN BISTRO CHATHAM NJ	27.30
09/30	DisneyPLUS 888-9057888 CA	7.45
09/30	BLOSSOM ASIAN BISTRO CHATHAM NJ	190.16
10/01	IPHONE CITIZ*PMT 2 OF 24 888-2016306 CT	60.33

FEES CHARGED

10/01	ANNUAL MEMBERSHIP FEE	45.00
	TOTAL FEES FOR THIS PERIOD	\$45.00

2020 Totals Year-to-Date	
Total fees charged in 2020	\$47.27
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 -

30 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.

