



New Balance
\$12,756.48
Minimum Payment Due
\$127.00
Payment Due Date
08/27/20

MARRIOTT BONVOY POINTS
SUMMARY

+ Points earned on all other purchases	12,789
Total points transferred to Marriott	12,789

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.

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	23 years	\$28,482
\$447	3 years	\$16,109 (Savings=\$12,373)

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

ACCOUNT SUMMARY

Account Number: 4388 5400 7543 5775	
Previous Balance	\$34,468.36
Payment, Credits	-\$36,875.32
Purchases	+\$15,163.44
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$12,756.48
Opening/Closing Date	07/03/20 - 08/02/20
Credit Access Line	\$59,000
Available Credit	\$46,243
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

We hope you enjoy all the benefits your card has to offer and we appreciate your business. Your annual membership fee in the amount of \$45.00 will be billed on 10/01/2020. There is a transaction fee for each balance transfer and cash advance in the amount of 5.00% or \$5.00

0000001 FIS33339 C 2 Y 9 02 20/08/02 Page 1 of 4 05056 MA MA 31093 21510000020003109301 0004



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

Make your payment at
chase.com/paycard

43885400754357750001270001275648000000002

Payment Due Date: 08/27/20
New Balance: \$12,756.48
Minimum Payment: \$127.00

Account number: 4388 5400 7543 5775

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

31093 BEX 9 21520 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.



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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.

YOUR ACCOUNT MESSAGES (CONTINUED)

minimum per balance transfer and 5.00% or \$10.00 minimum per cash advance. Please see the Annual Renewal Notice section of your statement disclosures for more information.

& Item was transferred from lost / stolen account.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description		\$ Amount
PAYMENTS AND OTHER CREDITS			
07/03	&	STEAMSHIP AUTHORITY/MAIL 508-548-5011 MA	-50.00
07/08	&	PAYPAL *RALPHLAUREN 402-935-7733 NY	-179.00
07/09	&	APPLE.COM/BILL 866-712-7753 CA	-26.65
07/12	&	BLOSSOM ASIAN BISTRO CHATHAM NJ	-15.00
07/15	&	Payment Thank You - Bill Pay Service	-5,000.00
07/16	&	PAYPAL *TETERBOROCH 402-935-7733 NJ	-405.01
07/17	&	BLOSSOM ASIAN BISTRO CHATHAM NJ	-4.27
07/27	&	Payment Thank You - Bill Pay Service	-29,500.00
07/24	Cotton On	188-87199755 WA	-25.48
07/24	Cotton On	188-87199755 WA	-65.95
07/24	Cotton On	188-87199755 WA	-45.96
07/27	XIDAX LLC	801-5689944 UT	-1,558.00
PURCHASE			
07/02	&	BUY RITE LIQUORS CHATHAM NJ	401.77
07/02	&	MADISON CAR WASH MADISON NJ	22.39
07/02	&	RICCIARDI BROTHERS-CHATH CHATHAM NJ	25.94
07/02	&	APPLE.COM/BILL 866-712-7753 CA	35.15
07/02	&	MARSON POOLS, INC. 989-3488411 NJ	120.49
07/02	&	STEAMSHIP AUTHORITY/WEB 508-548-5011 MA	460.00
07/03	&	STOP & SHOP 2805 MADISON NJ	142.80
07/03	&	STEAMSHIP AUTHORITY/WEB 508-548-5011 MA	40.00
07/04	&	PAYPAL *TRACIEMARTY 402-935-7733 CA	90.00
07/03	&	STEAMSHIP AUTHORITY/MAIL 508-548-5011 MA	241.00
07/04	&	APPLE.COM/BILL 408-974-1010 CA	10.65
07/04	&	APPLE.COM/BILL 866-712-7753 CA	14.99
07/04	&	STARBUCKS 800-782-7282 WA	25.00
07/04	&	STOP & SHOP 2805 MADISON NJ	64.71
07/04	&	PASTOSA RAVIOLI FLORHAM PARK NJ	650.43
07/04	&	BLOSSOM ASIAN BISTRO CHATHAM NJ	178.10
07/03	&	BLOSSOM ASIAN BISTRO CHATHAM NJ	209.84
07/04	&	PASTOSA RAVIOLI FLORHAM PARK NJ	61.64
07/06	&	VERIZON*RECURRING PAY 800-VERIZON FL	312.40
07/06	&	APPLE.COM/BILL 866-712-7753 CA	39.44
07/06	&	FAITHD *ST VINCENT M 866-5078757 NJ	100.00
07/06	&	ALFREDS SP* MADISON HI WWW.ALFREDSSP NJ	229.50
07/07	&	ALFREDS SP* MADISON HI WWW.ALFREDSSP NJ	74.50
07/06	&	SHELL OIL 10001448009 CHATHAM NJ	41.00
07/07	&	VENMO 855-812-4430 NY	41.20
07/07	&	BLOOM SALON MORRISTOWN NJ	344.09
07/07	&	VENMO 855-812-4430 NY	20.60
07/07	&	APPLE.COM/BILL 866-712-7753 CA	5.32
07/08	&	SHOPRITE BRNARDSVLLES1 BERNARDSVILLE NJ	162.27
07/08	&	SMASHBURGER #1618 PEQUANNOCK NJ	17.47
07/08	&	HAND AND STONE MASSAGE AN 973-236-1200 NJ	74.58
07/09	&	US LACROSSE, INC 410-235-6882 MD	35.00
07/07	&	MPA STREET METERS MORRISTOWN NJ	2.00
07/08	&	Ralph Lauren Corporation 888-4757674 NY	89.50
07/08	&	Paul Miller Porsche PARSIPPANY NJ	39.00
07/08	&	J & M HOME AND GARDEN 973-3774740 NJ	135.95
07/08	&	VITAL NUTRIENTS 860-6383675 CT	103.80
07/09	&	Ralph Lauren Corporation 888-4757674 NY	89.50
07/08	&	LACROSSE UNLIMITED 014 MADISON NJ	319.86
07/08	&	LOREAL *KIEHL'S ECOMM 800-543-4572 NJ	76.77
07/08	&	APPLE.COM/BILL 866-712-7753 CA	9.99
07/08	&	CVS/PHARMACY #00203 CHATHAM NJ	21.81
07/08	&	LACROSSE UNLIMITED 014 MADISON NJ	127.93
07/09	&	MARSON POOLS, INC. 989-3488411 NJ	151.11
07/08	&	DOVER BRANCHBURG BRANCHBURG NJ	63.86

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/08	& BLOSSOM ASIAN BISTRO SUMMIT NJ	25.59
07/08	& LIBERTY DRUG CHATHAM NJ	23.95
07/08	& BLOSSOM ASIAN BISTRO CHATHAM NJ	10.24
07/09	& STOP & SHOP 2805 MADISON NJ	38.26
07/10	& USPS PO 3346950521 MADISON NJ	22.00
07/11	& APPLE.COM/BILL 866-712-7753 CA	33.01
07/12	& PAYPAL *TETERBOROCH 402-935-7733 NJ	405.01
07/10	& ELYSIUM HEALTH, INC. HTTPSWWW.ELYS NY	435.00
07/10	& SHOPRITE BRNARDSVLLES1 BERNARDSVILLE NJ	29.05
07/10	& APPLE.COM/BILL 866-712-7753 CA	.99
07/11	& UBER EATS HELP.UBER.COM CA	39.90
07/10	& SHOPRITE BRNARDSVLLES1 BERNARDSVILLE NJ	234.26
07/11	& NETFLIX.COM NETFLIX.COM CA	17.05
07/11	& NJ EZPASS 888-288-6865 NJ	65.00
07/11	& BED BATH & BEYOND #651 DONOTASKAGAIN NJ	30.92
07/11	& BODYBIOCOM 888-3279554 NJ	26.96
07/11	& NONNA'S PIZZA FLORHAM PARK NJ	72.70
07/13	& Blizzard Entertainment Irvine CA	40.00
07/11	& NJMS ADMIN OFFICE WEB 732-2359174 NJ	95.00
07/13	& Blizzard Entertainment Irvine CA	40.00
07/13	& SPRINT *WIRELESS 800-639-6111 KS	148.52
07/12	& SHELL OIL 10001448009 CHATHAM NJ	41.60
07/13	& PAYPAL *DROPBOX 402-935-7733 CA	11.99
07/12	& BLOSSOM ASIAN BISTRO CHATHAM NJ	229.04
07/14	& TRADER JOE'S #604 QPS FLORHAM PARK NJ	102.99
07/14	& QUADRATEC ESSENTIALS 800-745-5337 PA	234.56
07/14	& SAVATREE - TREE & LAWN 914-864-3123 NY	213.25
07/14	& SweatyBettyUSOnline London	108.00
07/14	& STARBUCKS 800-782-7282 WA	25.00
07/15	& LULULEMON SHORT HILLS SHORT HILLS NJ	238.39
07/15	& EUROPEAN WAX CENTER FLO FLORHAM PARK NJ	282.50
07/15	& JANIE AND JACK 910 SHORT HILLS NJ	374.35
07/15	& WHOLEFDS RCM 10157 MADISON NJ	224.44
07/15	& JCE*EHRlich-RENTOKIL 800-488-9495 PA	50.65
07/15	& J. CREW #543 SHORT HILLS NJ	81.00
07/16	& APPLE.COM/BILL 866-712-7753 CA	.99
07/14	& TACORIA JERSEY CITY NJ	99.69
07/15	& PELOTON INTERACTIVE HTTPSWWW.ONEP NY	39.00
07/15	& MARSON POOLS, INC. 989-3488411 NJ	120.49
07/15	& SEPHORA SHORT HILL SHORT HILLS NJ	73.57
07/15	& VINEYARD VINES 90 SHORT HILLS NJ	266.00
07/16	& ADOBE PHOTOGRAPHY PLAN 408-536-6000 CA	10.65
07/16	& SP * PRIVEREVAUX HTTPSPRIVEREV FL	69.90
07/16	& VITAL NUTRIENTS 860-6383675 CT	103.80
07/16	& PAYPAL *HAROLDDAVIS HAROL 402-935-7733 CA	19.95
07/17	& NIELSEN DODGE CHRYSLER EAST HANOVER NJ	67.98
07/18	& DUNKIN #302395 Q35 MADISON NJ	10.16
07/18	& STOP & SHOP 2805 MADISON NJ	351.04
07/17	& CVS/PHARMACY #06063 BEDMINSTER NJ	38.58
07/18	& SQ *BEACON HEALTH SERVICE gosq.com NJ	39.00
07/18	& APPLE.COM/BILL 866-712-7753 CA	8.51
07/18	& LEARNING EXPRESS TOYS (M MORRISTOWN NJ	118.30
07/16	& SUNOCO 0972366901 MADISON NJ	40.65
07/17	& NIELSEN DODGE CHRYSLER EAST HANOVER NJ	399.85
07/18	& WWW.JUSTFORJEEPS.COM 781-762-2200 MA	159.80
07/19	& DH OUTPOST BASKING RIDGE NJ	124.49
07/19	& DUNKIN #302395 Q35 MADISON NJ	8.30
07/17	& DOVER BRANCHBURG BRANCHBURG NJ	140.18
07/17	& DOVER BRANCHBURG BRANCHBURG NJ	45.88
07/17	& BLOSSOM ASIAN BISTRO CHATHAM NJ	81.89
07/17	& BLOSSOM ASIAN BISTRO CHATHAM NJ	109.62
07/20	& LEARNING EXPRESS TOYS (M MORRISTOWN NJ	28.78
07/20	& CSI MICROFRIDGE 570-3467577 PA	250.45
07/19	& SUNOCO 0972366901 MADISON NJ	42.01
07/20	& AFFILIATED DERMATOLOGI MORRISTOWN NJ	5.27
07/19	& GARYS WINE AND MARKETPLAC MADISON NJ	532.97
07/20	& DRE*DERMSTORE.COM 800-2133376 CA	40.52





ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/20	& BURN BY REBECCA LOUISE HTTPSICANFEEL CA	37.99
07/20	& SAIGON CAFE MILLBURN MILLBURN NJ	54.36
07/20	& DUNKIN #302395 Q35 MADISON NJ	6.24
07/20	& SHELL OIL 57542943105 MADISON NJ	39.65
07/20	& SHELL OIL 57544422504 SOUTHAMPTON NY	22.16
07/20	& BLOSSOM ASIAN BISTRO SUMMIT NJ	28.15
07/20	& TACORIA JERSEY CITY NJ	34.10
07/21	& QUADRATEC ESSENTIALS 800-745-5337 PA	85.29
07/21	& ADT SECURITY*402239156 WWW.ADT.COM FL	55.03
07/22	& B&H PHOTO 800-606-6969 800-2215743 NY	318.81
07/22	& APPLE.COM/BILL 408-974-1010 CA	9.99
07/22	& SAVATREE - TREE & LAWN 914-864-3123 NY	215.38
07/21	& EXXONMOBIL 47520028 BEDMINSTER NJ	72.08
07/22	& APPLE.COM/BILL 866-712-7753 CA	5.32
07/22	& MARSON POOLS, INC. 989-3488411 NJ	120.49
07/23	SHUTTERFLY 800-986-1065 CA	57.68
07/22	BLOSSOM ASIAN BISTRO SUMMIT NJ	10.24
07/22	KINGS SUPERMKT BOONTON BOONTON NJ	41.37
07/22	SHELL OIL 10001449007 BOONTON NJ	62.23
07/23	APPLE.COM/BILL 866-712-7753 CA	9.99
07/23	THETRUSTEESORG WWW.THETRUSTE MA	160.00
07/24	& Cotton On 188-87199755 WA	25.48
07/24	& Cotton On 188-87199755 WA	45.96
07/23	& NONNA'S PIZZA FLORHAM PARK NJ	80.15
07/24	& Cotton On 188-87199755 WA	65.95
07/26	& VENMO 855-812-4430 NY	226.60
07/27	& APPLE.COM/BILL 866-712-7753 CA	3.19
07/29	& HLU*Hulu 1459272792388-U HULU.COM/BILL CA	5.99
07/30	& MARSON POOLS, INC. 989-3488411 NJ	120.49
08/01	NETFLIX.COM NETFLIX.COM CA	9.59
07/31	& DisneyPLUS 888-9057888 CA	7.45
07/31	& BCP*AMERICATESTKITCHE 800-526-8442 MA	53.25
08/01	& ELYSIUM HEALTH, INC. HTTPSWWW.ELYS NY	50.00

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.

