



January 2022						
S	M	T	W	T	F	S
26	27	28	29	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	31	1	2	3	4	5

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, go to www.chase.com

ACCOUNT SUMMARY

Account Number: 4246 3153 1648 1355	
Previous Balance	\$9.58
Payment, Credits	\$0.00
Purchases	+\$1,025.47
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$40.00
Interest Charged	+\$10.88
New Balance	\$1,085.93
Opening/Closing Date	11/19/21 - 12/18/21
Revolving Credit Amount	\$14,000
Available Credit	\$0
Cash Access Line	\$700
Available for Cash	\$0
Past Due Amount	\$9.58
Balance over the Credit Access Line	\$0.00

New Balance
\$1,085.93
Minimum Payment Due
\$70.58
Payment Due Date
01/15/22

SOUTHWEST® RAPID
REWARDS® CREDIT CARD
SUMMARY

+ 4X Pts for Southwest purchases	0
+ 3X Points for Partner purchases	993
+ 2X Pts for local transit/commuting	0
+ 2X Pts for internet/cable/phone services	0
+ 2X Pts social media&search eng advertising	0
+ Points earned on all other purchases	695
+ New Cardmember Bonus	80,000

- Total Rapid Rewards transf. to Southwest 81,688

View your card rewards dashboard and see all the benefits of your Rapid Rewards® Credit Card at www.chase.com/Southwest. View point totals and redeem at www.Southwest.com/rraccount. Call 1-800-I-FLY-SWA or visit www.Southwest.com.

Earn 4 Rapid Rewards® points per \$1 spent on purchases made directly with Southwest Airlines®. Earn 3 points per \$1 spent on purchases at participating Rapid Rewards hotel and rental car partners. Earn 2 points per \$1 spent on local transit and commuting purchases, including rideshare. Earn 2 points per \$1 on social media and search engine advertising, and on internet, cable, and phone services. Earn 1 point per \$1 on all other purchases.

YOUR ACCOUNT MESSAGES

'ALERT': The US Postal Service announced that mail may take up to 2 additional days to arrive starting October 1, 2021. This may impact delivery of mailed statements to you and mailed payments to us. Consider enrolling in paperless statements, online payments, and payment alerts to avoid any impacts. To enroll visit chase.com/paperless.

0000001 FIS33339 C 1 Y 9 18 21/12/18 Page 1 of 2 01868 MA DA 40151 35210000010004015101 0531



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

The Past Due
amount of \$9.58 is
included in your
Minimum Payment.

Payment Due Date: 01/15/22
New Balance: \$1,085.93
Minimum Payment Due: \$70.58

Account number: 4246 3153 1648 1355

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

40151 BEX 9 35221 C
ARUN AGRAWAL
MINIAR.LLC
5105 FORUM BLVD
COLUMBIA MO 65203-5698

CARDMEMBER SERVICE
PO BOX 6294
CAROL STREAM IL 60197-6294

⑆ 5000 160 28 ⑆ 1 5953 1648 1355 2⑈

To contact us regarding your account:

 Call Customer Service: In U.S. 1-800-346-5538 Spanish 1-888-795-0574 Pay by phone 1-800-436-7958 International 1-480-350-7099 We accept operator relay calls	 Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298	 Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-6294	 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): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

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 your 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.

Interest Accrual: We accrue periodic interest charges on a transaction, fee or interest charge from the date it is added to your daily balance until payment in full is received on your account.

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.

Payment Allocation: When you make a payment, generally, we first apply your minimum payment to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your balance in full each month, you may not be able to avoid interest charges on new purchases.



DA05042021

To manage your account, including card payments, alerts, and change of address, visit www.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
11/19	SQ *WOK N ROLL LLC Lake Ozark MO	161.64
11/21	EXXONMOBIL 99498503 O FALLON MO	64.92
11/23	GAYLORD OPRY RESORT FB NASHVILLE TN	29.99
11/24	MURPHY7569ATWALMART HENDERSON KY	50.22
11/23	SHELL OIL 10047503007 CLARKSVILLE TN	58.62
11/23	GAYLORD OPRY RESORT NASHVILLE TN	300.86
11/25	MARATHON PETRO42960 KENTLAND IN	40.52
11/27	PHILLIPS 66 - MPC 85 COLUMBIA MO	57.32
11/29	PHILLIPS 66 - MPC 85 COLUMBIA MO	62.12
12/01	DOMINO'S 1600 573-496-5470 MO	93.90
12/02	DOMINO'S 1600 573-496-5470 MO	29.32
12/12	ECONOMY RENT A CAR 407-8269985 FL	76.04
12/15	LATE FEE	40.00
12/17	PURCHASE INTEREST CHARGE ARUN AGRAWAL TRANSACTIONS THIS CYCLE (CARD 1355) \$1076.35 INCLUDING PAYMENTS RECEIVED	10.88

2021 Totals Year-to-Date	
Total fees charged in 2021	\$40.00
Total interest charged in 2021	\$10.88

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	15.99%(v)(d)	\$827.45	\$10.88
Cash Advances	24.99%(v)(d)	- 0 -	- 0 -
Balance Transfer	15.99%(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.

