

November 2023							
S	M	T	W	T	F	S	
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	1	2	
3	4	5	6	7	8	9	

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: 5582 5086 4798 6915	
Previous Balance	\$688.57
Payment, Credits	-\$741.59
Purchases	+\$30.70
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	-\$22.32
Opening/Closing Date	09/11/23 - 10/10/23
Credit Limit	\$5,000
Available Credit	\$5,000
Cash Access Line	\$250
Available for Cash	\$250
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

New Balance
-\$22.32
Minimum Payment Due
\$0.00
Payment Due Date
11/04/23

IHG ONE REWARDS BUSINESS CARD SUMMARY

+ 10X pts earned on your stay at IHG®	0
+ 5X pts on other travel	0
+ 5X pts on gas stations, dining	0
+ 5X pts on digital/social adv, office supply	0
+ 3X pts on all other purchases	93
Total points transferred to IHG One Rewards	93
Points earned this year	179,340

View your reward options at [www.ihgonerewards.com](#) or call 1-800-421-5162 for additional IHG One Rewards program details.

Earn 10X points at IHG® Hotels & Resorts when you pay with your Card. Earn 5X points on purchases at gas stations, dining, select advertising, office supply and non-IHG travel. Earn 3X points for every \$1 spent on all other purchases. If you add your employees as authorized users on your card, you can earn rewards points for purchases made with those additional cards. You can also set up your recurring bills for automatic payment.

YOUR ACCOUNT MESSAGES

A new subscription cancellation feature will soon be available
We will soon be introducing a new way to cancel qualifying recurring subscriptions and memberships that you pay for using an eligible Chase credit card. Access Stored Cards within the Chase Mobile® app ¹ and on [chase.com](#) to check for qualifying transactions. Periodically review our Digital Services Agreement as we'll be updating it to include terms and conditions for use of this new service. All other terms and conditions of the Digital Services Agreement and your applicable account agreements still apply. Please contact us at the number on your statement or the back of your card if you have any questions about these changes or would like additional information.

This Statement is a Facsimile - Not an original

IHG ONE REWARDS

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

[Make your payment at chase.com/paycard](#)

You have a credit balance of -\$22.32.
You do not have to make a payment at this time.

Account number: 5582 5086 4798 6915

\$_____.

Amount Enclosed

Make/Mail to Chase Card Services at the address below:

69277 BEX Z 28323 C
YA HUEI CHIU
YA HUEI CHIU
104 COLCHESTER CT
CHAPEL HILL NC 27517-7979

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423



To contact us regarding your account:

 <div>Call Customer Service: In U.S. 1-888-871-4676 Spanish 1-888-795-0574 Pay by phone 1-800-436-7958 International 1-480-350-7099 We accept operator relay calls</div>	 <div>Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298</div>	 <div>Mail Payments to: P.O. Box 1423 Charlotte, NC 28201-1423</div>	 <div>Visit Our Website: www.chase.com/cardhelp</div>
--	---	--	---

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.

YOUR ACCOUNT MESSAGES (CONTINUED)

¹Chase Mobile® app is available for select mobile devices. Message and data rates may apply.

You have a credit balance, so no payment is required. You may make charges against the credit or request a refund by contacting Cardmember Service at the address above. If after 6 months the credit balance is \$1.00 or more, we will refund the credit within 30 days.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/13	Payment Thank You-Mobile	-688.57
09/04	Late Fee Reversal	-40.00
09/04	INTEREST CHARGE REVERSAL	-.17
09/10	INTEREST CHARGE REVERSAL	-12.85
09/28	WEGMANS CHAPEL HILL #1 CHAPEL HILL NC	28.74
09/30	FOOD LION #1480 CHAPEL HILL NC	1.96
	YA HUEI CHIU	
	TRANSACTIONS THIS CYCLE (CARD 6915) \$710.89-	
	INCLUDING PAYMENTS RECEIVED	

2023 Totals Year-to-Date	
Total fees charged in 2023	\$139.00
Total interest charged in 2023	\$12.85

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	23.24%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	29.99%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfers	23.24%(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.

