

January 2026						
S	M	T	W	T	F	S
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	6	7

**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 \$40.00 and your APRs may be subject to increase to a maximum Penalty APR of 29.99%.

**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	27 years	\$55,730
\$797	3 years	\$28,709 (Savings=\$27,021)


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

## ACCOUNT SUMMARY

<b>Account Number: XXXX XXXX XXXX 5136</b>	
Previous Balance	\$12,986.61
Payment, Credits	-\$13,142.02
Purchases	+\$21,643.40
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
<b>New Balance</b>	<b>\$21,487.99</b>
Opening/Closing Date	11/15/25 - 12/14/25
Credit Access Line	\$46,800
Available Credit	\$25,312
Cash Access Line	\$9,360
Available for Cash	\$9,360
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Balance over the Credit Access Line</b>	<b>\$0.00</b>

## YOUR ACCOUNT MESSAGES

Reminder: To the extent they are accepted, purchases of cryptocurrency and other similar digital or virtual currency are treated as a cash advance with a cash advance fee and an annual percentage rate (APR) that may be higher than your purchase APR.

SAPPHIRE RESERVE®

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

45409 BEX 9 34825 D  
SUMATHI RAJ  
11393 NW ANDERSON ST  
PORTLAND OR 97229-5065

**Make your payment at**  
[chase.com/paycard](http://chase.com/paycard)

Payment Due Date:

New Balance:

Minimum Payment Due:

01/11/26

\$21,487.99

\$214.00

Account number: XXXX XXXX XXXX 5136

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

CARDMEMBER SERVICE  
PO BOX 6294  
CAROL STREAM IL 60197-6294

5000 160 28 3 5 9 2 3 6 1 7 2 5 1 3 6 5

New Balance

\$21,487.99

Minimum Payment Due

\$214.00

Payment Due Date

01/11/26

ULTIMATE REWARDS®

SUMMARY

Previous points balance	20,871
+ 8x points on Chase Travel	0
+ 4x points on hotels	6,328
+ 4x points on flights	0
+ 3x points on dining	4,749
+ 1x points on all other purchases	17,775
+ 4X Points earned on Lyft	200
<b>Total points available for redemption</b>	<b>49,923</b>

Learn more about your rewards and start redeeming today. Visit Chase Ultimate Rewards® at [www.UltimateRewards.com](http://www.UltimateRewards.com)

To contact us regarding your account:

	<b>In U.S. for Customer Service</b> Specialist 1-800-436-7970 Spanish 1-800-436-7970 Pay by phone 1-800-436-7958 International 1-614-776-7050 We accept operator relay calls		<b>Send Inquiries to:</b> P.O. Box 15298 Wilmington, DE 19850-5298		<b>Mail Payments to:</b> P.O. Box 6294 Carol Stream, IL 60197-6294		<b>Visit Our Website:</b> <a href="http://www.chase.com/cardhelp">www.chase.com/cardhelp</a>
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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.

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 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:

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 (including Chase Pay Over Time plans created at checkout with select merchants), balance transfers, cash advances, My Chase Loan 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. For fee-based Chase Pay Over Time plans, there is a fixed monthly fee of up to 1.72% of the amount of each eligible purchase transaction or amount you select to pay over time with no interest. Please see your Account Agreement for information about these fees.

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

1. the date of the transaction - for new purchases (including Chase Pay Over Time plans created at checkout with select merchants),

balance transfers, cash advances, or My Chase Loans;

2. the date the payee deposits the check - for new cash advance checks or balance transfer checks;
3. 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 the right, all of the following must be true:

1. 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.)
2. 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.
3. 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.

MA04012024



To manage your account, including card payments, alerts, and change of address, visit [www.chase.com/cardhelp](http://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
PAYMENTS AND OTHER CREDITS		
11/19	COSTCO WHSE #0692 HILLSBORO OR	-12.99
11/20	THE INDIAN HOTELS CO MUMBAI	-.01
	11/21 INDIAN RUPEE	
	1.00 X 0.010000000 (EXCHG RATE)	
11/25	CHEFSTORE 7208 BEAVERTON OR	-5.59
11/28	NEW SEASONS MARKET SSS BEAVERTON OR	-29.47
11/26	NEW SEASONS #22 TANSSS HILLSBORO OR	-6.99
12/03	COSTCO WHSE #0009 ALOHA OR	-199.99
12/03	THE HOME DEPOT #4001 PORTLAND OR	-13.98
12/04	COSTCO WHSE #0692 HILLSBORO OR	-279.99
12/11	Payment Thank You-Mobile	-12,437.60
12/10	ROSS STORES #399 HILLSBORO OR	-72.96
12/11	COSTCO WHSE #0692 HILLSBORO OR	-82.45
PURCHASE		
11/15	UBER *EATS HELP.UBER.COM CA	34.54
11/16	PROGRESSIVE INS 800-776-4737 OH	163.50
11/14	TST* OLD CHICAGO - 42 - T HILLSBORO OR	46.07
11/15	UBER *EATS HELP.UBER.COM CA	36.70
11/16	UBER *EATS HELP.UBER.COM CA	41.59
11/15	UBER *EATS HELP.UBER.COM CA	23.94
11/15	APPLE.COM/BILL 866-712-7753 CA	2.99
11/16	UBER *EATS HELP.UBER.COM CA	28.55
11/16	UBER *EATS HELP.UBER.COM CA	24.64
11/16	WASHCO PROPERTY TAX 503-843-8611 OR	3,591.66
11/16	SERVICE FEE 503-843-8611 TN	88.00
11/17	UBER *EATS HELP.UBER.COM CA	45.76
11/16	PROGRESSIVE *INSURANCE 800-776-4737 OH	251.75
11/17	UBER *EATS HELP.UBER.COM CA	48.44
11/17	UBER *EATS HELP.UBER.COM CA	31.49
11/15	GTV HOME ENTERTAINMENT 905-4568433 ON	77.42
	11/17 CANADIAN DOLLAR	
	108.48 X 0.713679941 (EXCHG RATE)	
11/17	PROGRESSIVE INS 800-776-4737 OH	447.15
11/17	TUALATIN VALLEY WATER 503-848-3000 OR	538.43
11/17	UBER *EATS HELP.UBER.COM CA	47.27
11/17	UBER *EATS HELP.UBER.COM CA	30.89
11/18	UBER *EATS HELP.UBER.COM CA	31.01
11/18	UBER *EATS HELP.UBER.COM CA	36.05
11/19	UBER *EATS HELP.UBER.COM CA	29.41
11/19	UBER *EATS HELP.UBER.COM CA	48.44
11/17	WALKER GARBAGE SERVICE 503-5316330 OR	46.42
11/19	COSTCO WHSE #0692 HILLSBORO OR	22.98
11/20	UBER EATS* EATS UBER.COM CA	29.71
11/20	APPLE.COM/BILL 866-712-7753 CA	11.99
11/19	COSTCO WHSE #0692 HILLSBORO OR	519.24
11/21	UBER *EATS HELP.UBER.COM CA	32.12
11/21	UBER *EATS HELP.UBER.COM CA	27.52
11/20	THE INDIAN HOTELS CO MUMBAI	.01
	11/21 INDIAN RUPEE	
	1.00 X 0.010000000 (EXCHG RATE)	
11/20	BHAIS MEAT MARKET PORTLAND OR	93.55
11/19	TST*LONGS VIETNAMESE KI Aloha OR	18.60
11/20	APPLE.COM/BILL 866-712-7753 CA	89.99
11/20	APPLE.COM/BILL 866-712-7753 CA	5.99
11/20	UBER *EATS HELP.UBER.COM CA	24.64
11/20	UBER *EATS HELP.UBER.COM CA	19.09
11/22	TESLA SUBSCRIPTION US PALO ALTO CA	9.99
11/22	UBER EATS* EATS UBER.COM CA	37.40
11/22	AMAZON PRIME*268TN7O33 Amzn.com/bill WA	14.99
11/22	APPLE.COM/BILL 866-712-7753 CA	7.99
11/22	FRED-MEYER #0482 BEAVERTON OR	24.65
11/21	UBER *EATS HELP.UBER.COM CA	26.90
11/22	UBER *TRIP HELP.UBER.COM CA	51.20
11/23	UBER *TRIP HELP.UBER.COM CA	28.11
11/22	APPLE.COM/BILL 866-712-7753 CA	19.99

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/22	NEW SEASONS MARKET BEAVERTON OR	232.63
11/20	DEPARTMENT OF IMMIGRATION BATTARAMULLA	52.08
11/22	MY FAVORITE MUFFIN BEAVERTON OR	19.50
11/23	MCDONALD'S F6284 HILLSBORO OR	8.50
11/24	IPHONE CITIZ*PMT 14 OF 24 888-2016306 CT	69.49
11/24	WASHINGTON SQUARE, OR-ANF TIGARD OR	87.00
11/24	Garage Portland OR	134.90
11/23	KRISPY KREME #9000 BEAVERTON OR	24.98
11/23	TRADER JOE S #149 HILLSBORO OR	63.72
11/25	TST* WETZEL'S PRETZELS - TIGARD OR	22.35
11/25	CHEFSTORE 7208 BEAVERTON OR	107.82
11/26	TMOBILE*AUTO PAY 800-937-8997 WA	231.32
11/27	AMICA MUTUAL INS 800-242-6422 RI	106.75
11/27	Cinemark 800-2463627 TX	11.99
11/26	SQ *INN THE DOG HAUS LLC Portland OR	190.00
11/26	COSTCO WHSE #0009 ALOHA OR	126.83
11/26	PORTLAND MERCEDES-BENZ 971-340-4573 OR	16.80
11/26	PORTLAND MERCEDES-BENZ PORTLAND OR	1,821.67
11/26	NEW SEASONS #22 TAN HILLSBORO OR	6.99
11/26	MED*THE OREGON CLINIC PC PORTLAND OR	25.00
11/26	TARGET 00034132 PORTLAND OR	120.33
11/26	NEW SEASONS #22 TAN HILLSBORO OR	14.97
11/28	NEW SEASONS MARKET BEAVERTON OR	147.11
11/28	THE HOME DEPOT #4001 PORTLAND OR	38.44
11/30	APPLE.COM/BILL 866-712-7753 CA	37.95
11/30	UEP*TASTE OF SICHUAN BEAV BEAVERTON OR	41.18
11/30	RPS*Westland Ave LL RD 800-7040154 MA	2,007.50
11/30	TJMAXX #0343 BEAVERTON OR	96.88
11/29	MARKET OF CHOICE #2 PORTLAND OR	11.09
11/30	DOLLAR TREE BEAVERTON OR	18.00
11/30	ROSS STORES #1038 BEAVERTON OR	151.94
12/02	Amazon Grocery Subscri 888-280-4331 WA	9.99
12/01	BRIJRAMA PALACE VARANASI 12/02 INDIAN RUPEE 141,246.00 X 0.011198688 (EXCHG RATE)	1,581.77
12/02	UBER *EATS HELP.UBER.COM CA	26.55
12/02	UBER *TRIP HELP.UBER.COM CA	8.44
12/01	UBER TRIP* TRIP WWW.UBER.COM CA	19.01
12/02	UBER *TRIP HELP.UBER.COM CA	10.13
12/02	COMCAST / XFINITY 800-266-2278 OR	19.08
12/02	UBER *EATS HELP.UBER.COM CA	33.64
12/01	CVS/PHARMACY #11150 PORTLAND OR	16.99
12/01	Kindle Unltd*BB3OC9P00 888-802-3080 WA	11.99
12/01	YSI*Rivair Apartment Home 619-6494924 CA	3,311.10
12/01	POTBELLY #5288 HILLSBORO OR	21.98
12/02	UBER *TRIP HELP.UBER.COM 800-5928996 CA	22.30
12/03	UBER *EATS HELP.UBER.COM CA	26.72
12/03	UBER *EATS HELP.UBER.COM CA	27.52
12/03	COSTCO WHSE #0692 HILLSBORO OR	442.37
12/04	UBER *EATS HELP.UBER.COM CA	32.53
12/03	SQ *DISTINCTIVE SERVICES gosq.com OR	411.60
12/04	COSTCO WHSE #0692 HILLSBORO OR	304.93
12/05	UBER *EATS HELP.UBER.COM CA	32.53
12/03	CARSHIELD 800-587-4021 MO	199.99
12/05	UBER *ONE MEMBERSHIP UBER.COM/BILL CA	9.99
12/05	UBER *EATS HELP.UBER.COM CA	18.91
12/06	UBER *EATS HELP.UBER.COM CA	53.53
12/05	UBER *EATS HELP.UBER.COM CA	31.18
12/05	UBER *EATS HELP.UBER.COM CA	24.43
12/07	LYFT *1 RIDE 12-05 HELP.LYFT.COM CA	3.94
12/05	ROVER.COM* PET SVCS. WWW.ROVER.COM WA	269.73
12/05	TESLAFI.COM TESLAFI.COM IL	7.99
12/05	CVS/PHARMACY #11150 PORTLAND OR	3.18
12/05	PORTLAND GENERAL ELECTRIC 800-542-8818 OR	309.15
12/06	APPLE.COM/BILL 866-712-7753 CA	99.99
12/07	UBER *TRIP HELP.UBER.COM CA	7.17
12/07	UBER *EATS HELP.UBER.COM CA	65.24



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/08	UBER *EATS HELP.UBER.COM CA	32.25
12/08	UBER *EATS HELP.UBER.COM CA	39.81
12/09	UBER *TRIP HELP.UBER.COM CA	12.98
12/09	UBER *EATS HELP.UBER.COM CA	36.89
12/08	SHELL OIL 57443144209 PORTLAND OR	3.00
12/10	APPLE.COM/BILL 866-712-7753 CA	19.99
12/10	UBER *TRIP HELP.UBER.COM CA	19.95
12/11	UBER *EATS HELP.UBER.COM CA	38.12
12/11	UBER *EATS HELP.UBER.COM CA	44.64
12/09	SHELL OIL 57443144209 PORTLAND OR	69.18
12/10	ANGEL CLEANERS HILLSBORO OR	105.00
12/10	UBER *EATS HELP.UBER.COM CA	33.32
12/10	THE UPS STORE 1261 971-6450285 OR	4.25
12/11	UBER *TRIP HELP.UBER.COM CA	22.54
12/12	UBER *TRIP HELP.UBER.COM CA	16.77
12/11	TST*PORTLAND ROASTING CO Portland OR	12.36
12/11	COSTCO WHSE #0692 HILLSBORO OR	178.86
12/12	UBER *TRIP HELP.UBER.COM CA	19.93
12/12	UBER *TRIP HELP.UBER.COM CA	19.70
12/10	LOVELY NAILS AND SPA LLC HILLSBORO OR	102.00
12/11	KP NW DENTAL 048 TANSB HILLSBORO OR	10.00
12/10	ROSS STORES #399 HILLSBORO OR	6.99
12/12	UBER *TRIP HELP.UBER.COM CA	14.04
12/13	UBER *TRIP HELP.UBER.COM CA	12.67
12/13	SP LIFE WEST BOOK STOR 151-07804502 CA	3.60
12/13	UBER *TRIP HELP.UBER.COM CA	23.29
12/13	LYFT *1 RIDE 12-11 HELP.LYFT.COM CA	45.85
12/13	SP LIFE WEST BOOK STOR 151-07804502 CA	13.75
12/12	TST* JAMBA JUICE - 103299 PORTLAND OR	2.99
12/12	FAIRMONT SAN FRANCISCO F SAN FRANCISCO CA	49.97
12/13	UBER TRIP* TRIP WWW.UBER.COM CA	52.64
12/12	UBER *TRIP HELP.UBER.COM CA	52.52
12/12	UBER *TRIP HELP.UBER.COM CA	22.94
12/14	UBER *TRIP HELP.UBER.COM CA	21.15
12/12	UBER *TRIP HELP.UBER.COM CA	22.01
12/12	UBER *TRIP HELP.UBER.COM CA	27.39

2025 Totals Year-to-Date	
Total fees charged in 2025	\$775.00
Total interest charged in 2025	\$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	19.74%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	28.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	19.74%(v)(d)	- 0 -	- 0 -
My Chase Loan	19.74%(v)(d)	- 0 -	- 0 -

(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.

30 Days in Billing Period

