

September 2025						
S	M	T	W	T	F	S
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	10	11

New Balance
\$10,010.31
Minimum Payment Due
\$100.00
Payment Due Date
09/11/25

ULTIMATE REWARDS® SUMMARY

Previous points balance	127,401
+ 3 Points per \$1 earned on travel	1,436
+ 3 Points per \$1 earned on dining	3,339
+ 1 Point per \$1 on all other purchases	7,644
+ 2X Points earned on Lyft	376

Total points available for redemption
140,196

Learn more about your rewards and start redeeming today. Visit Chase Ultimate Rewards® at www.UltimateRewards.com

Earn an annual travel credit for your first \$300 in travel purchases and earn 3x points on travel purchases after that. Earn more when you purchase travel on Chase Travel(SM) - 5x points total on air travel and 10x points total on hotels and car rentals.

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	21 years	\$25,585
\$374	3 years	\$13,468 (Savings=\$12,117)

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

ACCOUNT SUMMARY


Account Number: XXXX XXXX XXXX 5136	
Previous Balance	\$11,332.49
Payment, Credits	-\$11,332.49
Purchases	+\$9,235.31
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$775.00
Interest Charged	<u>\$0.00</u>
New Balance	\$10,010.31
Opening/Closing Date	07/15/25 - 08/14/25
Credit Access Line	\$46,800
Available Credit	\$36,789
Cash Access Line	\$9,360
Available for Cash	\$9,360
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

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06653 MA MA 42420 22610000080004242001

SAPPHIRE RESERVE®

41472023617251360001000001001031000000009

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

Make your payment at
chase.com/paycard

Payment Due Date: 09/11/25
New Balance: \$10,010.31
Minimum Payment Due: \$100.00

Account number: XXXX XXXX XXXX 5136

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

42420 BEX 9 22625 D
SUMATHI RAJ
11393 NW ANDERSON ST
PORTLAND OR 97229-5065

CARDMEMBER SERVICE
PO BOX 6294
CAROL STREAM IL 60197-6294

⑆500016028⑆35923617251365⑈

To contact us regarding your account:

	In U.S. for Customer Service 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		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.

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 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

08/11	Payment Thank You-Mobile	-11,332.49
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PURCHASE

07/13	THE HOME DEPOT #4001 PORTLAND OR	19.98
07/14	TUALATIN VALLEY WATER 503-848-3000 OR	707.34
07/14	LYFT *RIDE SUN 10AM LYFT.COM CA	28.80
07/15	TST* APNA BAZAAR - NEW BEAVERTON OR	14.15
07/16	PROGRESSIVE INS 800-776-4737 OH	163.54
07/16	PROGRESSIVE INS 800-776-4737 OH	447.26
07/16	WHOLEFDS TAN 10327 HILLSBORO OR	11.41
07/16	APPLE.COM/BILL 866-712-7753 CA	2.99
07/15	WALKER GARBAGE SERVICE 503-5316330 OR	43.71
07/16	NW NATURAL 8004224012 503-226-4211 OR	96.77
07/15	TRADER JOE S #149 HILLSBORO OR	82.96
07/19	UBER *TRIP HELP.UBER.COM CA	18.15
07/20	LYFT *1 RIDE 07-18 HELP.LYFT.COM CA	13.50
07/20	UBER *TRIP HELP.UBER.COM CA	38.59
07/21	UBER *EATS HELP.UBER.COM CA	32.53
07/20	UBER *EATS HELP.UBER.COM CA	51.90
07/21	COSTCO WHSE #0009 ALOHA OR	12.39
07/21	COSTCO WHSE #0009 ALOHA OR	208.96
07/21	UBER *EATS HELP.UBER.COM CA	1.70
07/21	UBER *EATS HELP.UBER.COM CA	21.72
07/23	UBER *EATS HELP.UBER.COM CA	32.51
07/22	AMAZON PRIME*UI4C66EI3 Amzn.com/bill WA	14.99
07/22	UBER *EATS HELP.UBER.COM CA	37.62
07/21	MMS-PROVIDENCE ST VINCEN PORTLAND OR	11.05
07/22	NEW SEASONS MARKET BEAVERTON OR	51.45
07/24	APPLE.COM/BILL 866-712-7753 CA	39.97
07/24	IPHONE CITIZ*PMT 10 OF 24 888-2016306 CT	69.49
07/25	UBER *EATS HELP.UBER.COM CA	30.51
07/25	LYFT *2 RIDES 07-23 HELP.LYFT.COM CA	32.93
07/23	SHELL OIL 57443144209 PORTLAND OR	6.00
07/25	APTS RAJ APARTMENTS.CO GA	1,541.25
07/24	UBER *TRIP HELP.UBER.COM CA	11.93
07/24	APPLE.COM/BILL 866-712-7753 CA	5.99
07/24	KOHL'S #1002 BEAVERTON OR	40.00
07/26	UBER *EATS HELP.UBER.COM CA	42.58
07/27	Cinemark 800-2463627 TX	11.99
07/26	TMOBILE*AUTO PAY 800-937-8997 WA	221.21
07/27	AMICA MUTUAL INS WWW.AMICA.COM RI	108.58
07/26	LYFT *1 RIDE 07-24 HELP.LYFT.COM CA	17.92
07/27	UBER *TRIP HELP.UBER.COM CA	10.99
07/27	UBER *EATS HELP.UBER.COM CA	31.66
07/27	LYFT *1 RIDE 07-25 HELP.LYFT.COM CA	20.53
07/27	UBER *EATS HELP.UBER.COM CA	26.54
07/28	LYFT *2 RIDES 07-26 HELP.LYFT.COM CA	20.63
07/28	UBER *EATS HELP.UBER.COM CA	32.48
07/28	CINEMARK 483 ONLINE Beaverton OR	25.24
07/28	UBER *EATS HELP.UBER.COM CA	23.72
07/29	CINEMARK 483 ONLINE Beaverton OR	23.98
07/29	UBER *EATS HELP.UBER.COM CA	32.65
07/29	UBER *TRIP HELP.UBER.COM CA	15.85
07/30	LYFT *1 RIDE 07-28 HELP.LYFT.COM CA	11.99
07/29	CALI PIZZA KITC INC #224 TIGARD OR	58.22
07/29	NEW SEASONS #22 TAN HILLSBORO OR	84.44
07/31	UBER *EATS HELP.UBER.COM CA	42.54
07/30	APPLE.COM/BILL 866-712-7753 CA	37.95
07/30	ONLINE PASSPORT FEES 843-302-3826 SC	130.00
07/31	DOLLAR TREE BEAVERTON OR	18.50
07/31	eBay O*17-13381-21368 San Jose CA	4.82
07/31	WHOLEFDS TAN 10327 HILLSBORO OR	29.98
07/31	COSTCO WHSE #0009 ALOHA OR	33.97
07/31	COSTCO WHSE #0009 ALOHA OR	104.83
07/31	CLAUDE.AI SUBSCRIPTION ANTHROPIC.COM CA	200.00

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
08/01	UBER *EATS HELP.UBER.COM CA	46.03
08/02	LYFT *1 RIDE 07-31 HELP.LYFT.COM CA	20.70
08/02	Amazon web services aws.amazon.co WA	13.15
08/02	UBER *TRIP HELP.UBER.COM CA	19.51
08/03	LYFT *1 RIDE 08-01 HELP.LYFT.COM CA	9.74
08/01	TESLA SERVICE US 877-7983752 CA	339.00
08/02	UBER *EATS HELP.UBER.COM CA	39.88
08/02	UBER *TRIP HELP.UBER.COM CA	10.57
08/02	UBER *EATS HELP.UBER.COM CA	21.96
08/01	TST* APNA BAZAAR - NEW BEAVERTON OR	35.85
08/02	UBER *TRIP HELP.UBER.COM CA	8.78
08/01	AMAZON MKTPL*EC1DU6M03 Amzn.com/bill WA	8.99
08/01	AMAZON MKTPL*U86JR3413 Amzn.com/bill WA	32.57
08/01	Kindle Unltd*UR3ZE1DF3 888-802-3080 WA	11.99
08/02	SHELL OIL 57443144209 PORTLAND OR	14.00
08/03	UBER *TRIP HELP.UBER.COM CA	23.95
08/04	SQ *INDIAN CONNECTION BEAVERTON OR	22.94
08/05	UBER *ONE MEMBERSHIP UBER.COM/BILL CA	9.99
08/03	CARSHIELD 800-587-4021 MO	199.99
08/05	FOUNDERS* FOUNDERSCARD FOUNDERSCARD. NY	295.00
08/06	PIZZA THIEF 503-719-7778 OR	101.64
08/05	PORTLAND GENERAL ELECTRIC 800-542-8818 OR	567.60
08/05	EXPONENT MEMBER TRYEXPONENT.C CA	149.00
08/05	TESLAFI.COM TESLAFI.COM IL	7.99
08/07	UBER EATS* EATS UBER.COM CA	36.74
08/05	SHELL OIL 57443144209 PORTLAND OR	3.00
08/06	COSTCO WHSE #0009 ALOHA OR	108.47
08/08	UBER *EATS HELP.UBER.COM CA	38.18
08/08	UBER *EATS HELP.UBER.COM CA	31.56
08/09	UBER *EATS HELP.UBER.COM CA	42.43
08/09	UBER *EATS HELP.UBER.COM CA	43.20
08/07	SHELL OIL 57443144209 PORTLAND OR	100.28
08/10	UBER *TRIP HELP.UBER.COM CA	14.64
08/11	LYFT *1 RIDE 08-09 HELP.LYFT.COM CA	10.77
08/11	UBER *EATS HELP.UBER.COM CA	29.19
08/10	UBER *EATS HELP.UBER.COM CA	31.75
08/10	BHAIS MEAT MARKET PORTLAND OR	71.90
08/10	SQ *BEAVERTON AIRPORTER Portland OR	86.25
08/10	UBER TRIP* TRIP WWW.UBER.COM CA	21.92
08/11	CVS/PHARMACY #11150 PORTLAND OR	8.02
08/11	TST* APNA BAZAAR - NEW BEAVERTON OR	5.18
08/12	UBER *EATS HELP.UBER.COM CA	39.85
08/12	UBER *EATS HELP.UBER.COM CA	35.50
08/12	FEDEX497332808 800-4633339 TN	911.84
08/12	NEW SEASONS #22 TAN HILLSBORO OR	124.08
08/14	APPLE.COM/BILL 866-712-7753 CA	19.99
08/14	UBER *EATS HELP.UBER.COM CA	41.92

FEES CHARGED

08/01	ANNUAL MEMBERSHIP FEE	550.00
08/01	ANNUAL MEMBERSHIP FEE	225.00
	TOTAL FEES FOR THIS PERIOD	\$775.00

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	20.24%(v)(d)	- 0 -	- 0 -

INTEREST CHARGES (CONTINUED)

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
CASH ADVANCES			
Cash Advances	29.24%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	20.24%(v)(d)	- 0 -	- 0 -
My Chase Loan	20.24%(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.

