

## CAUSE NO.

JPMorgan Chase Bank, N.A.  
Plaintiff,

vs.

ISIS C TAVERAS  
Defendant.§ IN THE COUNTY COURT  
§  
§  
§ AT LAW NO. \_\_\_\_  
§  
§ OF HARRIS COUNTY, TEXASPLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW JPMorgan Chase Bank, N.A. ("Plaintiff"), a national bank, and for cause of action against Defendant Isis C Taveras, would show unto the Court as follows:

Discovery Control Plan

1. Discovery is to be conducted under Level 1 of Rule 190 of the Texas Rules of Civil Procedure.
2. Plaintiff seeks only monetary relief of \$250,000 or less, excluding interest, statutory or punitive damages and penalties, and attorney fees and costs.

Nature of Case

3. Plaintiff seeks a recovery for damages arising from Defendant Isis C Taveras's breach of a Visa Credit Card Account agreement entered into by the Defendant, which Defendant used or authorized to be used and for which Defendant became obligated to repay. Plaintiff sues herein for suit on debt/account stated. Plaintiff seeks a money judgment against the Defendant.

Parties

4. Plaintiff, JPMorgan Chase Bank, N.A., is a national bank .
5. Defendant Isis C Taveras is an adult individual upon whom service of citation may be had at Defendant's residence which is located at 14346 Brownsville St, Houston, TX 77015.

### Venue

6. Venue is proper in Harris County pursuant to Section 15.002(a)(2) of the Texas Civil Practice and Remedies Code because it is the county of residence for one or more of the defendants at the time the cause of action accrued.

### Facts

7. In the usual course of business, JPMorgan Chase Bank, N.A. advanced dollar amounts on a Visa Credit Card Account, account number XXXXXXXXXXXXX8637, which Defendant used or authorized to be used for the purchases of goods, merchandise, services or for cash advances and for which Defendant became bound to repay JPMorgan Chase Bank, N.A. for all amounts thereby advanced (hereinafter, the "Account").

9. The Defendant ceased making the required payments on the Account, thereby creating a default.

10. Ultimately the Account was charged-off on August 30, 2024. As of the filing of this lawsuit, there remained an unpaid balance of \$28,346.69. This amount represents the charge-off balance of the account, less any post-charge-off payments. Plaintiff does not seek, and has not accrued, post-charge-off interest on the account.

11. Plaintiff is the true party in interest to the Contract in that it is an original party to the Contract or legally affiliated with the original party to the Contract.

12. On or about November 20, 2024, Plaintiff sent a letter to Defendant demanding payment in full of the Account (the "Demand Letter"); however, despite delivery of the Demand Letter, the Account has not been paid.

13. There continues to be owed by Defendant to Plaintiff an unpaid balance of \$28,346.69.

### COUNT I - Suit on Debt / Account Stated

14. Paragraphs 1 through 13 are incorporated by reference.

15. Plaintiff is the owner and beneficiary of all claims related to the Account. In

accordance with federal regulations, JPMorgan Chase Bank, N.A. sent monthly periodic statements for the Account to the Defendant. Based upon Plaintiff's records, there are no unresolved billing disputes related to the Account and the amount that is due and owing on the Account is \$28,346.69; said amount being just and true after all lawful offsets, payments and credits have been allowed.

16. Plaintiff is entitled to recover on the Account because (i) transactions between Plaintiff and the Defendant gave rise to an indebtedness, (ii) there existed an agreement between the Plaintiff and the Defendant which established the amount that was due to Plaintiff, and (iii) the Defendant promised to pay Plaintiff on the debt which was incurred, but failed to do so.

17. Plaintiff has presented its claim to Defendant for payment, but Defendant has failed and refused to pay the amount owed.

**Waiver of Attorneys Fees**

18. Plaintiff expressly waives its right, if any, to recover its attorneys fees in this matter.

**Conditions Precedent**

19. All conditions precedent to Plaintiff's right of recovery have been fulfilled.

[Continued on Next Page]

**Prayer**

WHEREFORE, Plaintiff JPMorgan Chase Bank, N.A. prays that Defendant Isis C Taveras be cited to appear and answer herein, that this Court set this matter for hearing, and that upon final hearing hereof, Plaintiff have judgment against the Defendant as set forth herein:

- a. Damages in the amount of \$28,346.69,
- b. For such other relief to which Plaintiff may show itself entitled.

Respectfully submitted,

**SCOTT & ASSOCIATES, P.C.,**

/s/ Kelli Brown

Digitally signed by Kelli Brown  
DN: o=MJSPC, ou=Legal, uid=63776186  
Date: 1/7/2025 1:22:23 PM

Kelli Brown

SBN 24140331

P. O. Box 115220

Carrollton, Texas 75011

Telephone: (866) 298-3155

Facsimile: (214) 234-8454

[Courts@scott-pc.com](mailto:Courts@scott-pc.com)

For Court Inquiries Only: (214) 234-8456

**ATTORNEYS FOR PLAINTIFF**



Manage your account online:  
[www.chase.com/united](http://www.chase.com/united)



Customer Service:  
1-800-537-7783



Mobile: Download the  
Chase Mobile® app today

September 2024						
S	M	T	W	T	F	S
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	12

New Balance  
**\$28,346.69**  
Minimum Payment Due  
**\$7,181.00**  
Payment Due Date  
**09/13/24**

## UNITED MILEAGEPLUS AWARD MILES SUMMARY

+ 1 mile per \$1 spent on all purchases	0
+ Additional miles earned on United purchases	0
+ Additional miles earned at restaurants	0
+ Additional miles earned on hotel stays	0
Total miles transferred to United	0

**Year-to-date miles earned on  
credit card 905**

Log onto [united.com](http://united.com) for more information about your MileagePlus account and program benefits or to book travel.

Thank you for using your United(SM) Explorer Card. Use your Card for all your purchases to earn MileagePlus award miles that can be used for flights on United and for many other award options. You'll earn 1 mile per \$1 spent on all purchases and 1 additional mile on airline tickets, seat upgrades, Economy Plus®, inflight food, beverages and Wi-Fi purchased from United. You'll also earn 1 additional mile per \$1 spent (for a total of 2) on purchases at restaurants and on hotel stays when booked directly through the hotel.

**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 APR's will 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	28 years	\$77,826

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

## ACCOUNT SUMMARY

Account Number:	8637
Previous Balance	\$27,715.24
Payment, Credits	-\$40.09
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$671.54
<b>New Balance</b>	<b>\$28,346.69</b>
Opening/Closing Date	07/17/24 - 08/16/24
Credit Access Line	\$23,700
Available Credit	\$0
Cash Access Line	\$1,185
Available for Cash	\$0
<b>Past Due Amount</b>	<b>\$6,226.00</b>
<b>Balance over the Credit Access Line</b>	<b>\$4,646.69</b>

## YOUR ACCOUNT MESSAGES

Effective October 10, 2024, you will not be able to use Chase credit cards to pay for third-party Buy Now Pay Later ("BNPL") installment plans. Payments to these installment plans (e.g., Klarna, AfterPay, etc.) using your Chase credit card will be declined.

If your Chase credit card is used for any of these recurring BNPL plans, please update the payment method with your BNPL provider to avoid any missed payments or late fees (if applicable).



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

The Past Due  
amount of \$6,226.00 is  
included in your  
Minimum Payment.

Payment Due Date: 09/13/24  
New Balance: \$28,346.69  
Minimum Payment Due: \$7,181.00

Account number: 8637

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

ISIS C TAVERAS  
14346 BROWNSVILLE ST  
HOUSTON TX 77015-4106

CARDMEMBER SERVICE  
PO BOX 6294  
CAROL STREAM IL 60197-6294

## To contact us regarding your account:



**Call Customer Service:**  
In U.S. 1-800-537-7783  
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 6294  
Carol Stream, IL 60197-6294



**Visit Our Website:**  
[www.chase.com/cardhelp](http://www.chase.com/cardhelp)

### 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 JP Morgan 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 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:

1. the date of the transaction - for new purchases, balance transfers, overdraft advances, 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 Your 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.

MA05042021

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.



## YOUR ACCOUNT MESSAGES (CONTINUED)

As of September 2, 2024, United Gateway<sup>SM</sup>, United<sup>SM</sup> Explorer, United<sup>SM</sup> Business, United MileagePlus<sup>®</sup> Select, and United MileagePlus<sup>®</sup> Awards Cards will no longer have access to the Luxury Hotel and Resorts Collection network or the Complimentary Guest Privileges at those properties as a benefit associated with the cards.  
As a Cardmember, you will still continue to earn additional miles on stays booked with your card through United Hotels and access 11,000+ United Hotels VIP Access Properties worldwide. Visit [hotels.united.com](http://hotels.united.com) to learn more.

You are over your credit line/credit access line by \$4,646.69. You can pay down your balance faster by including this amount with your payment.

Your account is closed and no longer available for use.

## ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
07/14	Late Fee Credit Adjustment	-40.00
07/17	PURCHASE INTEREST CHARGE	-.09
<b>INTEREST CHARGED</b>		
08/16	PURCHASE INTEREST CHARGE	671.54
	TOTAL INTEREST FOR THIS PERIOD	\$671.54

2024 Totals Year-to-Date	
Total fees charged in 2024	\$335.00
Total interest charged in 2024	\$4,860.86

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
<b>PURCHASES</b>			
Purchases	28.24%(v)(d)	\$27,998.69	\$671.54
<b>CASH ADVANCES</b>			
Cash Advances	29.99%(v)(d)	- 0 -	- 0 -
<b>BALANCE TRANSFERS</b>			
Balance Transfers	28.24%(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.

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February 2024						
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	1	2
3	4	5	6	7	8	9

New Balance  
**\$23,803.26**  
Minimum Payment Due  
**\$810.00**  
Payment Due Date  
**02/13/24**

## UNITED MILEAGEPLUS AWARD MILES SUMMARY

+ 1 mile per \$1 spent on all purchases	905
+ Additional miles earned on United purchases	0
+ Additional miles earned at restaurants	0
+ Additional miles earned on hotel stays	0
Total miles transferred to United	905

**Year-to-date miles earned on  
credit card 905**

Log onto [united.com](http://united.com) for more information about your MileagePlus account and program benefits or to book travel.

Thank you for using your United(SM) Explorer Card. Use your Card for all your purchases to earn MileagePlus award miles that can be used for flights on United and for many other award options. You'll earn 1 mile per \$1 spent on all purchases and 1 additional mile on airline tickets, seat upgrades, Economy Plus®, inflight food, beverages and Wi-Fi purchased from United. You'll also earn 1 additional mile per \$1 spent (for a total of 2) on purchases at restaurants and on hotel stays when booked directly through the hotel.

**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 APR's will 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	29 years	\$77,540
\$992	3 years	\$35,707 (Savings=\$41,833)

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

## ACCOUNT SUMMARY

<b>Account Number:</b>	8637
Previous Balance	\$24,326.16
Payment, Credits	-\$2,000.00
Purchases	+\$904.88
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$572.22
<b>New Balance</b>	<b>\$23,803.26</b>
Opening/Closing Date	12/17/23 - 01/16/24
Credit Access Line	\$23,700
Available Credit	\$0
Cash Access Line	\$1,185
Available for Cash	\$0
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Balance over the Credit Access Line</b>	<b>\$103.26</b>

## YOUR ACCOUNT MESSAGES

Reminder: It is important to continue making your payments on time. Your APRs may increase if the minimum payment is not made on time or payments are returned.

You are over your credit line/credit access line by \$103.26. You can pay down your balance faster by including this amount with your payment.

## To contact us regarding your account:



**Call Customer Service:**  
In U.S. 1-800-537-7783  
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 6294  
Carol Stream, IL 60197-6294



**Visit Our Website:**  
[www.chase.com/cardhelp](http://www.chase.com/cardhelp)

### 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.

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

1. the date of the transaction – for new purchases, balance transfers, overdraft advances, 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 this 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.

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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
<b>PAYMENTS AND OTHER CREDITS</b>		
12/28	Payment Thank You - Web	-2,000.00
<b>PURCHASE</b>		
12/29	LTF*LIFE TIME MO DUES LIFETIME.LIFE MN	117.70
12/29	STATE FARM INSURANCE 800-956-6310 IL	669.48
01/01	LTF*LIFE TIME MO DUES LIFETIME.LIFE MN	117.70
<b>INTEREST CHARGED</b>		
01/16	PURCHASE INTEREST CHARGE	572.22
	TOTAL INTEREST FOR THIS PERIOD	\$572.22

2024 Totals Year-to-Date	
Total fees charged in 2024	\$0.00
Total interest charged in 2024	\$572.22

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
<b>PURCHASES</b>			
Purchases	28.24%(v)(d)	\$23,857.63	\$572.22
<b>CASH ADVANCES</b>			
Cash Advances	29.99%(v)(d)	- 0 -	- 0 -
<b>BALANCE TRANSFERS</b>			
Balance Transfers	28.24%(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.

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### Automated Certificate of eService

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

ABC Legal Dallas on behalf of Kelli Brown  
Bar No. 24140331  
MJScourts@abclegal.com  
Envelope ID: 96235313  
Filing Code Description: Petition  
Filing Description:  
Status as of 1/15/2025 1:42 PM CST

#### Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Scott Associates		courts@scott-pc.com	1/15/2025 9:20:07 AM	NOT SENT
ABC Legal		ServeOnlyTX@abclegal.com	1/15/2025 9:20:07 AM	NOT SENT