

November 2025						
S	M	T	W	T	F	S
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

**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	\$28,174
\$388	3 years	\$13,952 (Savings=\$14,222)

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

## ACCOUNT SUMMARY

<b>Account Number: XXXX XXXX XXXX 2030</b>	
Previous Balance	\$4,016.40
Payment, Credits	-\$11,111.30
Purchases	+\$16,943.39
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
<b>New Balance</b>	<b>\$9,848.49</b>
Opening/Closing Date	09/18/25 - 10/17/25
Credit Access Line	\$38,000
Available Credit	\$28,151
Cash Access Line	\$7,600
Available for Cash	\$7,600
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Balance over the Credit Access Line</b>	<b>\$0.00</b>

## YOUR ACCOUNT MESSAGES

**New York Residents:** New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to [www.dfs.ny.gov](http://www.dfs.ny.gov) to obtain a comparative list of credit card rates, fees, and grace periods.


Your next AutoPay payment for \$9,848.49 will be deducted from your Pay From account and credited on your due date. If your due date falls on a Saturday, we'll credit your payment the Friday before.

0000001 FIS33339 D 9  
0518

Y 9 17 25/10/17

Page 1 of 6

06653 MA MA 83297 29010000090008329701

SAPPHIRE RESERVE®

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

**AUTOPAY IS ON**  
See Your Account  
Messages for details.

41472024493120300000980000984849000000005

**Payment Due Date:**  
**New Balance:**  
**Minimum Payment Due:**

11/14/25  
\$9,848.49  
\$98.00

**Account number: XXXX XXXX XXXX 2030**

\$\_\_\_\_\_.

**AUTOPAY IS ON**

Amount Enclosed

83297 BEX 9 29025 D  
MICHAEL L DANVELO  
135 RIDGE ST  
APT 1D  
NEW YORK NY 10002-2549

CARDMEMBER SERVICE  
PO BOX 1423  
CHARLOTTE NC 28201-1423

5000 160 28 3 5 9 24 4 9 3 1 20 30 3

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 1423 Charlotte, NC 28201-1423		<b>Visit Our Website:</b> <a href="http://www.chase.com/cardhelp">www.chase.com/cardhelp</a>
---	---	---	--	---	---	---	---

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.

YOUR ACCOUNT MESSAGES (CONTINUED)

Your AutoPay amount will be reduced by any payments or merchant credits that post to your account before we process your AutoPay payment. If the total of these payments and merchant credits is more than your set AutoPay amount, your AutoPay payment for that month will be zero.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
09/21	Payment Thank You-Mobile	-4,479.58
09/22	APPLE.COM/BILL 866-712-7753 CA	-5.76
10/02	Payment Thank You-Mobile	-4,770.41
10/10	AIRBNB * HMYEAFX4PH 4158005959 CA	-1,855.55
PURCHASE		
09/17	SQ *BAGEL PUB WEST VILLAG NEW YORK NY	6.74
09/17	GITHUBU*UNIVERS 385-309-0377 UT	99.00
09/16	PAYBYPHONE US-SAN MATE 604-6424286 CA	7.00
09/17	PARAMOUNT+ 888-274-5343 CA	119.99
09/16	PY *SAJJ SAN MATEO SAN MATEO CA	81.40
09/17	APPLE.COM/BILL 866-712-7753 CA	4.34
09/18	DD *DOORDASH SOOTHRTHA 855-431-0459 CA	28.75
09/18	SQ *BAGEL PUB WEST VILLAG NEW YORK NY	7.34
09/18	SQ *L?INDUSTRIE PIZZERIA New York NY	27.25
09/19	PAYPAL *PEACOCKTVLL 06E72 212-664-0138 NY	10.99
09/18	TST*TALEA BEER CO. - W. New York NY	15.46
09/19	LYFT *1 RIDE 09-17 HELP.LYFT.COM CA	54.92
09/20	CLASSPASS* MONTHLY CLASSPASS.COM MT	93.01
09/19	SQ *DAN AND JOHN'S WINGS New York NY	43.69
09/19	MTA*NYCT PAYGO NEW YORK NY	2.90
09/19	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	38.36
09/20	DD *DOORDASH SIMPIZZA- 855-431-0459 CA	21.94
09/20	TST*DINOSAUR BAR-B-QUE - New York NY	21.51
09/20	Spectrum 855-707-7328 MO	29.99
09/21	Uniqlo USA LLC UNIQLO_US- NEW YORK NY	190.50
09/21	TOMPKINS SQUARE BAGELS MANHATTAN NY	8.98
09/22	APPLE.COM/BILL 866-712-7753 CA	21.32
09/22	CITIBIK*1 RIDE HELP.LYFT.COM CA	8.98
09/21	SQ *LE CAFE COFFEE New York NY	6.48
09/20	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.02
09/20	TST*DINOSAUR BAR-B-QUE - New York NY	67.66
09/21	TST*HAMBURGER AMERICA New York NY	26.74
09/22	SQ *TAZZA D'AMORE CAFE San Francisco CA	5.75
09/22	SQ *GARAJE San Francisco CA	75.11
09/22	MTA*LIRR ETIX TICKET 718-217-5477 NY	5.00
09/22	SQ *GARAJE San Francisco CA	26.18
09/21	APPLE STORE #R032 NEW YORK NY	869.91
09/22	SURUKI SUPERMARKET SAN MATEO CA	11.20
09/21	APPLE STORE #R032 NEW YORK NY	271.10
09/22	PY *EAST VILLAGE 404-201-6612 NY	665.00
09/22	PHILZ COFFEE PHILZCOFFEE.C CA	7.10
09/22	TST*KAZ TERIYAKI GRILL - San Mateo CA	36.03
09/24	LYFT *2 RIDES 09-22 HELP.LYFT.COM CA	35.53
09/23	HLU*HULUPLUS hulu.com/bill CA	18.99
09/23	SQ *BLUE BOTTLE COFFEE San Mateo CA	22.42
09/23	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
09/24	Zipcar Monthly Plan 866-4947227 MA	9.80
09/25	HELP.HBOMAX.COM HBOMAX.COM NY	169.99
09/24	DD *DOORDASH PIZZAMYHE 855-431-0459 CA	39.47
09/25	LYFT *3 RIDES 09-23 HELP.LYFT.COM CA	45.72
09/24	LIME*RIDE CJO6 LI.ME CA	8.78
09/24	DD *DOORDASH OX9LANZHO 855-431-0459 CA	123.93
09/24	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
09/25	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
09/26	LYFT *2 RIDES 09-24 HELP.LYFT.COM CA	1.14
09/25	HEERETEA SAN MATEO CA	8.50
09/24	PY *SAJJ SAN MATEO SAN MATEO CA	64.46
09/25	TST*MENSHO - SF San Francisco CA	41.16

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/25	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
09/27	UBER *TRIP HELP.UBER.COM CA	40.69
09/26	JEFFREYS HAMBURGERS - 650-3488698 CA	30.23
09/27	PY *EAST VILLAGE 404-201-6612 NY	280.00
09/28	LYFT *1 RIDE 09-26 HELP.LYFT.COM CA	25.82
09/26	DD *DOORDASH RISEWOODF 855-431-0459 CA	52.17
09/27	LYFT *2 RIDES 09-25 HELP.LYFT.COM CA	1.79
09/25	TST*GOTTS ROADSIDE - FE San Francisco CA	32.13
09/27	SQ *SMASHY CLUB New York NY	24.99
09/26	SQ *DONUT DELITE SAN MATEO CA	14.85
09/26	NYTIMES* 800-698-4637 NY	23.00
09/26	PHILZ COFFEE PHILZCOFFEE.C CA	7.10
09/26	WAYMO 844-261-3753 CA	11.46
09/26	OCULUS *TGYNJ2RCF2 650-5434800 CA	8.70
09/26	SURUKI SUPERMARKET SAN MATEO CA	75.82
09/26	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
09/25	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	50.00
09/27	MTA*NYCT PAYGO NEW YORK NY	8.50
09/27	SQ *BAGEL PUB WEST VILLAG NEW YORK NY	7.41
09/28	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.02
09/29	CITIBIK*4 RIDES HELP.LYFT.COM CA	16.60
09/28	SQSP* DOMAIN#203197304 SQUARESPACE.C NY	15.00
09/28	SQ *JEREMY'S ALE HOUSE New York NY	30.83
09/28	FIVE GUYS NY 2094 QSR NEW YORK NY	23.70
09/26	WARWICK SAN FRANCISCO SAN FRANCISCO CA	189.36
09/29	DD *DOORDASH NANXIANGS 855-431-0459 CA	13.23
09/29	SQ *STUMPTOWN COFFEE ROAS New York NY	7.35
09/30	DD *DOORDASH LANLARBSO 855-431-0459 CA	23.58
09/30	UBER *TRIP HELP.UBER.COM CA	32.74
09/29	SQ *BAGEL PUB WEST VILLAG NEW YORK NY	7.41
09/29	WAREHOUSE QUEEN ST VANCOUVER BC 10/01 CANADIAN DOLLAR 47.66 X 0.719471254 (EXCHG RATE)	34.29
10/01	TST-Pai Northern Thai Toronto ON 10/01 CANADIAN DOLLAR 232.35 X 0.719733161 (EXCHG RATE)	167.23
10/01	LYFT *1 RIDE 09-29 HELP.LYFT.COM CA	59.70
09/30	DD *DOORDASHLEVAINBAKE 855-431-0459 CA	34.08
09/30	LEMONADE INSURANCE LEMONADE.COM NY	88.25
09/30	AMAZON PRIME*NJ89268F1 Amzn.com/bill WA	151.34
10/01	Spotify USA 877-7781161 NY	19.99
10/02	SQ *MINAMI RESTAURANT TOR TORONTO ON 10/02 CANADIAN DOLLAR 425.11 X 0.719225612 (EXCHG RATE)	305.75
10/01	COLUMBUS TORONTO TORONTO ON 10/02 CANADIAN DOLLAR 8.96 X 0.719866071 (EXCHG RATE)	6.45
10/02	UBER *TRIP HELP.UBER.COM CA	45.98
10/02	Amazon.com*NV1GF9CD1 Amzn.com/bill WA	98.65
10/02	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	99.76
10/02	TIM HORTONS #5557 TORONTO ON 10/03 CANADIAN DOLLAR 6.03 X 0.719734660 (EXCHG RATE)	4.34
10/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	217.75
10/03	USETUSK.AI USETUSK.AI CA	125.00
10/02	AMAZON MKTPL*NJ43Q36R2 Amzn.com/bill WA	525.10
10/02	SULTANS MEDITERRANEAN TORONTO ON 10/03 CANADIAN DOLLAR 45.48 X 0.719217238 (EXCHG RATE)	32.71
10/02	COLUMBUS TORONTO TORONTO ON 10/03 CANADIAN DOLLAR 9.54 X 0.719077568 (EXCHG RATE)	6.86
10/03	DD *DOORDASH DOSTOROST 855-431-0459 CA	26.02
10/02	TORONTO DUTY FREE CATH MISSISSAUGA ON 10/04 CANADIAN DOLLAR 36.00 X 0.719166666 (EXCHG RATE)	25.89
10/02	RIU PLAZA TORONTO FRT DSK TORONTO ON 10/04 CANADIAN DOLLAR 5.09 X 0.719056974 (EXCHG RATE)	3.66
10/02	TORONTO DUTY FREE CATH MISSISSAUGA ON	158.52



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
	10/04 CANADIAN DOLLAR 220.40 X 0.719237749 (EXCHG RATE)	
10/04	TOMPKINS SQUARE BAGELS MANHATTAN NY	8.98
10/04	TST*MITR THAI New York NY	458.79
10/03	COMCAST / XFINITY 800-266-2278 CA	219.27
10/03	KARAKATTA NEW YORK NY	37.20
10/04	APPLE.COM/BILL 866-712-7753 CA	12.99
10/04	SQ *STUMPTOWN COFFEE ROAS New York NY	8.35
10/04	LYFT *1 RIDE 10-02 HELP.LYFT.COM CA	41.30
10/03	APPLE.COM/BILL 866-712-7753 CA	108.86
10/03	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	51.39
10/03	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.57
10/04	PAYPAL *UBER 866-576-1039 CA	9.99
10/04	DD *DOORDASH SIMPIZZA- 855-431-0459 CA	21.94
10/06	CITIBIK*7 RIDES HELP.LYFT.COM CA	22.04
10/05	TST* ST. PATS NEW YORK NY	14.24
10/05	CITARELLA (2135 BRO NEW YORK NY	41.59
10/05	SQ *BAGEL PUB WEST VILLAG NEW YORK NY	19.16
10/05	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	38.57
10/05	PRINCE ST. PIZZA NEW YORK NY	18.37
10/06	WWW.WEWORK.COM WWW.WEWORK.CO NY	39.00
10/08	GOOGLE *Colab cc@google.com CA	10.88
10/07	SQ *RHYTHM ZERO New York NY	15.34
10/09	DD *DOORDASH SOOTHRTHA 855-431-0459 CA	25.76
10/08	AIRBNB * HMYEAFX4PH AIRBNB.COM CA	1,855.55
10/09	BCD TOFU HOUSE NEW YORK NY	91.40
10/10	DD *DOORDASH TACOMAHAL 855-431-0459 CA	24.61
10/10	GOOGLE *Google One 855-836-3987 CA	21.76
10/09	TST* T.M.7 - APOLLO BAGEL NEW YORK NY	14.24
10/10	MTA*NYCT PAYGO NEW YORK NY	2.90
10/11	ADOBE *800-833-6687 800-833-6687 CA	16.30
10/11	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	33.52
10/10	MTA*NYCT PAYGO NEW YORK NY	2.90
10/11	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	30.55
10/11	MTA*NYCT PAYGO NEW YORK NY	2.90
10/11	AIRBNB * HMAWDJY4T2 AIRBNB.COM CA	2,248.12
10/11	DD *DOORDASH FAICCOSIT 855-431-0459 CA	29.02
10/11	SQ *BAGEL PUB WEST VILLAG NEW YORK NY	8.35
10/11	SQ *SM?R BAKERY NEW YORK NY	9.56
10/12	BURP CASTLE NEW YORK NY	24.00
10/13	CITIBIK*11 RIDES HELP.LYFT.COM CA	25.31
10/12	MTA*NYCT PAYGO NEW YORK NY	2.90
10/12	BURP CASTLE NEW YORK NY	26.00
10/12	MTA*NYCT PAYGO NEW YORK NY	2.90
10/11	TST*SOUTH OF THE CLOUDS New York NY	62.65
10/12	TST* CHA CHA MATCHA - MOY NEW YORK NY	11.99
10/12	MTA*NYCT PAYGO NEW YORK NY	2.90
10/12	AESCAPE MASSAGE WWW.AESCAPE.C NY	38.25
10/12	PT *MOUNT SINAI 212-987-3100 NY	27.64
10/12	MTA*NYCT PAYGO NEW YORK NY	8.50
10/12	SEPTA SKCPBS33Z1BH Philadelphia PA	2.90
10/12	SQ *STUMPTOWN COFFEE ROAS New York NY	22.67
10/12	SQ *LA COLOMBE - PRINCE New York NY	5.63
10/12	APPLE.COM/BILL 866-712-7753 CA	9.99
10/12	AESCAPE MASSAGE WWW.AESCAPE.C NY	38.25
10/13	GRANDPA THAI 131-27305592 IL	79.36
10/13	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
10/13	MTA*LIRR ETIX TICKET 718-217-5477 NY	5.00
10/13	TST* EARTHBAR - SOHO - EQ NEW YORK NY	4.90
10/13	WWW.PERPLEXITY.AI WWW.PERPLEXIT CA	21.78
10/13	DD *DOORDASHCVS 855-431-0459 CA	18.77
10/12	APPLE STORE #R032 NEW YORK NY	271.10
10/13	SQ *PHILZ COFFEE Daly City CA	14.20
10/13	UBER *TRIP HELP.UBER.COM CA	27.24
10/13	BABELCLOUD INC. GRU.AI/HOME DE	19.90
10/14	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	31.66
10/14	PHILZ COFFEE PHILZCOFFEE.C CA	6.10

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/14	TST* KAJIKEN SAN MATEO CA	318.86
10/14	TST* CURRY UP NOW - SAN M SAN MATEO CA	106.75
10/14	DD *DOORDASH RISEWOODF 855-431-0459 CA	269.51
10/14	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
10/14	TANG BAR SAN MATEO CA	70.45
10/14	AMAZON MKTPL*NFXW3922 Amzn.com/bill WA	109.61
10/14	AMAZON MKTPL*NFOAA3RP2 Amzn.com/bill WA	81.87
10/15	AMTRAK.COM 2029063000 DC	201.00
10/14	UBER *TRIP HELP.UBER.COM CA	10.96
10/14	SQ *DONUT DELITE SAN MATEO CA	14.89
10/15	PEET'S #10902 SAN MATEO CA	4.05
10/15	ONeills Irish Pub San Mateo CA	10.00
10/15	PHILZ COFFEE PHILZCOFFEE.C CA	5.75
10/16	LYFT *2 RIDES 10-14 HELP.LYFT.COM CA	30.36
10/15	DD *DOORDASH SAOMAI 855-431-0459 CA	33.38
10/15	BACKHAUS BURLINGAME CA	14.00
10/15	DD *DOORDASH ELSINALOE 855-431-0459 CA	121.75
10/16	TST* FOGBIRD SAN MATEO CA	82.88
10/16	BACKHAUS BURLINGAME CA	34.00
10/17	AMTRAK.COM 2029063000 DC	361.00
10/16	ZOOM.COM 888-799-966 San Jose CA	33.14
10/15	TST*PAUSA BAR & COOKERY San Mateo CA	1,224.77
10/16	HEERETEA SAN MATEO CA	18.25
10/16	DD *DOORDASH SAMIKCHAM 855-431-0459 CA	241.66
10/16	SQ *PHILZ COFFEE Daly City CA	16.33
10/16	DD *DOORDASHWEGMANS 855-431-0459 CA	43.10
10/16	TST*KAZ TERIYAKI GRILL - San Mateo CA	17.38
10/17	LYFT *1 RIDE 10-15 HELP.LYFT.COM CA	12.33
10/16	DD *DOORDASH SMRBAKERY 855-431-0459 CA	41.54
10/16	UBER *TRIP HELP.UBER.COM CA	11.44
10/17	UBER *TRIP HELP.UBER.COM CA	11.65

2025 Totals Year-to-Date	
Total fees charged in 2025	\$550.00
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	23.99%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	28.99%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	23.99%(v)(d)	- 0 -	- 0 -
My Chase Loan	23.99%(v)(d)	- 0 -	- 0 -

30 Days in Billing Period

(v) = Variable Rate  
(d) = Daily Balance Method (including new transactions)  
(a) = Average Daily Balance Method (including new transactions)  
Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

SHOP WITH POINTS ACTIVITY

 Split Transaction

Date of Transaction	Merchant Name or Transaction Description	\$ Amount	Rewards
RETURNS AND OTHER CREDITS			
10/07	AMAZON MARKETPLACE AMZN.COM/BILLWA	-77.85	9,732
PURCHASES AND REDEMPTIONS			

SHOP WITH POINTS ACTIVITY (CONTINUED)

 Split Transaction

Date of Transaction	Merchant Name or Transaction Description		\$ Amount	Rewards
09/16	AMAZON MARKETPLACE	AMZN.COM/BILLWA	107.72	13,465
10/02	AMAZON MARKETPLACE	AMZN.COM/BILLWA	157.51	19,688
10/15	AMAZON DIGITAL SVCS	866-216-1072 WA	16.99	2,123

