

October 2025						
S	M	T	W	T	F	S
28	29	30	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	8

New Balance
\$4,016.40
Minimum Payment Due
\$40.00
Payment Due Date
10/14/25

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	14 years	\$10,579
\$159	3 years	\$5,709 (Savings=\$4,870)

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

ACCOUNT SUMMARY

Account Number: XXXX XXXX XXXX 2030	
Previous Balance	\$4,918.26
Payment, Credits	-\$19,496.82
Purchases	+\$18,594.96
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$4,016.40
Opening/Closing Date	08/18/25 - 09/17/25
Credit Access Line	\$38,000
Available Credit	\$33,983
Cash Access Line	\$7,600
Available for Cash	\$7,600
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

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 to obtain a comparative list of credit card rates, fees, and grace periods.


Your next AutoPay payment for \$4,016.40 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.

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06653 MA MA 49978 26010000130004997801

SAPPHIRE RESERVE®

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

AUTOPAY IS ON
See Your Account
Messages for details.

Payment Due Date:

New Balance:

Minimum Payment Due:

10/14/25

\$4,016.40

\$40.00

Account number: XXXX XXXX XXXX 2030

\$_____.

Amount Enclosed

AUTOPAY IS ON

49978 BEX 9 26025 D
MICHAEL L DANGELO
135 RIDGE ST
APT 1D
NEW YORK NY 10002-2549

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

41472024493120300000400000401640000000005

⑆500016028⑆35924493120303⑈

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 1423 Charlotte, NC 28201-1423		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.

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To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.

YOUR ACCOUNT MESSAGES (CONTINUED)

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		
08/17	TRAVEL CREDIT \$300/YEAR	-2.90
08/17	TRAVEL CREDIT \$300/YEAR	-4.25
08/18	TRAVEL CREDIT \$300/YEAR	-4.50
08/17	TRAVEL CREDIT \$300/YEAR	-288.35
08/25	Payment Thank You - Web	-9,614.23
08/29	Offer:Chase Travel	-100.00
09/07	IKEA 475755445 888-434-4532 MD	-100.15
09/07	Payment Thank You - Web	-9,382.44
PURCHASE		
08/17	MTA*NYCT PAYGO NEW YORK NY	2.90
08/17	MTA*NYCT PAYGO NEW YORK NY	4.25
08/18	NYC FERRY 844-469-3377 NY	4.50
08/17	APPLE.COM/BILL 866-712-7753 CA	4.34
08/16	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.02
08/17	SQ *PARTNERS COFFEE WILLI Brooklyn NY	5.00
08/17	DD *DOORDASH TACOMAHAL 855-431-0459 CA	24.45
08/18	AMAZON MKTPL*KJ6ND9IC3 Amzn.com/bill WA	131.56
08/17	SQ *KAIDA USA LLC New York NY	6.97
08/18	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
08/18	PEET'S #10902 SAN MATEO CA	3.70
08/17	STANFORD COURT 415-9893500 CA	770.72
08/17	TST*GOTHAM BURGER NYC New York NY	24.05
08/19	PAYPAL *PEACOCKTVLL 1A563 212-664-0138 NY	7.99
08/18	MTA*LIRR ETIX TICKET 718-217-5477 NY	5.00
08/18	AMAZON MKTPL*1V1RJ4MF3 Amzn.com/bill WA	9.86
08/20	UBER *EATS HELP.UBER.COM CA	23.30
08/19	SQ *PHILZ COFFEE San Mateo CA	13.63
08/19	SQ *BAO N BOBA San Francisco CA	15.62
08/19	TST*TELEFERIC BARCELONA Palo Alto CA	76.28
08/19	SQ *SIP AT SPARK San Francisco CA	12.95
08/19	UBER *TRIP HELP.UBER.COM CA	25.55
08/19	SQ *TAZZA D'AMORE CAFE San Francisco CA	5.75
08/20	LYFT *2 RIDES 08-18 HELP.LYFT.COM CA	43.88
08/19	TST* KAJIKEN SAN MATEO CA	108.13
08/20	SPIN* PENDING.BIRD.CO BIRD.CO CA	6.88
08/20	AMAZON MKTPL*4H1PE6XH3 Amzn.com/bill WA	48.73
08/20	SPIN* PENDING.BIRD.CO BIRD.CO CA	9.89
08/20	AMAZON MKTPL*240IW3QW3 Amzn.com/bill WA	182.40
08/21	LYFT *2 RIDES 08-19 HELP.LYFT.COM CA	3.58
08/20	BACKHAUS BURLINGAME CA	11.75
08/20	Spectrum 855-707-7328 MO	29.99
08/20	CLASSPASS* MONTHLY CLASSPASS.COM MT	93.01
08/22	ZOOM.COM 888-799-966 San Jose CA	66.88
08/21	AMAZON MKTPL*I653A0QY3 Amzn.com/bill WA	6.01
08/19	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	50.00
08/21	TST*KAZ TERIYAKI GRILL - San Mateo CA	35.94
08/21	THANH LONG SAN FRANCISCO CA	280.06
08/21	SQ *GARAJE San Francisco CA	28.56
08/22	LIME*RIDE CJO6 LI.ME CA	5.19
08/21	PY *EAST VILLAGE 404-201-6612 NY	665.00
08/21	DD *DOORDASH TAQUERIAL 855-431-0459 CA	17.21
08/21	SQ *GARAJE San Francisco CA	86.50
08/22	AMAZON MKTPL*MS7449TQ3 Amzn.com/bill WA	60.28
08/22	PEET'S #10902 SAN MATEO CA	4.55
08/23	SQ *MOMO NOODLE San Francisco CA	43.08
08/22	Amazon.com*QP3E48MM3 Amzn.com/bill WA	784.24
08/22	DD *DOORDASH PHILZCOFF 855-431-0459 CA	13.41
08/22	Amazon.com*OX0PE0N33 Amzn.com/bill WA	109.57

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
08/21	FLY TRAP SAN FRANCISCO CA	51.45
08/23	LYFT *1 RIDE 08-21 HELP.LYFT.COM CA	42.31
08/23	DD *DOORDASH PHILZCOFF 855-431-0459 CA	13.49
08/23	IKEA SAN FRAN SAN FRANCISCO CA	73.66
08/24	LYFT *1 RIDE 08-22 HELP.LYFT.COM CA	.49
08/23	DD *DOORDASHRISEWOODFI 855-431-0459 CA	27.14
08/24	Zipcar Monthly Plan 866-4947227 MA	9.80
08/22	AMAZON MKTPL*GO7S419I3 Amzn.com/bill WA	48.22
08/22	AMAZON MKTPL*UH5EY96M3 Amzn.com/bill WA	130.41
08/22	Amazon.com*Q92XH0HC3 Amzn.com/bill WA	325.58
08/22	AMAZON MKTPL*QR5YK8PT3 Amzn.com/bill WA	10.95
08/23	HLU*HULUPLUS hulu.com/bill CA	18.99
08/23	AMAZON MKTPL*1Z2YK6CW3 Amzn.com/bill WA	165.85
08/23	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
08/23	HERTZ #0456920 OKLAHOMA CITY OK	47.43
08/21	STANFORD COURT SAN FRANCISCO CA	38.24
08/24	MARTUNI'S INC SAN FRANCISCO CA	35.00
08/24	76 - NW2611200 ASD2 NO SAN BRUNO CA	30.03
08/22	PANCHO VILLA TAQUERIA SAN MATEO CA	20.01
08/24	DD *DOORDASH KAJIKEN 855-431-0459 CA	24.71
08/24	SQ *BLUE BOTTLE COFFEE Sacramento CA	13.48
08/24	TST* LAST RITES SAN FRANCISCO CA	42.90
08/25	CITIBIK*1 RIDE HELP.LYFT.COM CA	1.91
08/24	TST*SAFFRON - BURLINGAME Burlingame CA	266.89
08/25	Amazon.com*CO4MI0AB3 Amzn.com/bill WA	1,836.70
08/25	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.57
08/24	SHELL OIL 57444216600 SAN FRANCISCO CA	7.31
08/25	MTA*NYCT PAYGO NEW YORK NY	4.25
08/26	LYFT *1 RIDE 08-24 HELP.LYFT.COM CA	39.99
08/24	TST*SFO DOLORES PARK CAF San Francisco CA	16.68
08/27	TST* GREGORY'S COFFEE 42 NEW YORK CITY NY	4.63
08/26	DD *DOORDASH SIMPIZZA- 855-431-0459 CA	30.57
08/25	MTA*NYCT PAYGO NEW YORK NY	2.90
08/27	LYFT *1 RIDE 08-25 HELP.LYFT.COM CA	49.97
08/26	WHOLEFDS ONE #10696 NEW YORK NY	41.46
08/26	OCULUS *ZTPTTYUCF2 650-5434800 CA	8.70
08/26	CL *Chase Travel TRIPCHRG.COM VA	1,426.68
08/26	TST*LOS TACOS NO. 1 FIDI Manhattan NY	24.64
08/27	PY *EAST VILLAGE 404-201-6612 NY	280.00
08/27	TST*LOS TACOS NO. 1 FIDI Manhattan NY	23.64
08/28	TST* ACADIA NEW YORK NY	93.43
08/28	Amazon.com*OM64A9NO3 Amzn.com/bill WA	86.01
08/28	HOTELTONIGHT*MARINES M 800-208-2949 CA	572.00
08/28	TST*LOS TACOS NO. 1 FIDI Manhattan NY	24.95
08/28	WHOLEFDS ONE #10696 NEW YORK NY	37.76
08/30	SQ *TOKYO DRUMSTICK New York NY	38.47
08/30	WHOLEFDS ONE #10696 NEW YORK NY	66.63
08/29	TST*LOS TACOS NO. 1 FIDI Manhattan NY	32.10
08/30	PY *TIN BUILDING BY JEAN- NEW YORK NY	17.42
08/30	SQ *THREES BREWING - GOVE Brooklyn NY	12.69
08/29	NYTIMES* 800-698-4637 NY	23.00
08/30	TST*LOS TACOS NO. 1 FIDI Manhattan NY	31.10
08/29	DD *DOORDASH JUSTSALAD 855-431-0459 CA	22.55
08/30	DD *DOORDASH NEWYORKWI DOORDASH.COM/ CA	22.76
08/30	SQ *MAKINA CAFE Brooklyn NY	4.36
08/30	DD *DOORDASH HEYTHAI 855-431-0459 CA	24.35
08/30	SQ *LITTLE EVA'S NEW YORK NY	5.44
08/30	NY WATERWAY WEEHAWKEN NJ	10.00
09/01	CITIBIK*5 RIDES HELP.LYFT.COM CA	18.24
08/31	CVS/PHARMACY #11434 NEW YORK NY	2.98
08/31	LEMONADE INSURANCE LEMONADE.COM NY	88.25
08/30	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.57
09/01	SQ *STUMPTOWN COFFEE ROAS New York NY	7.26
09/02	CLINTON STREET BAKING CO NEW YORK NY	67.86
09/02	HOTELTONIGHT*MARINES M 800-208-2949 CA	162.00
09/01	DD *DOORDASH MAIKOMATC 855-431-0459 CA	21.37
09/01	MTA*NYCT PAYGO NEW YORK NY	4.25



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/01	Spotify USA 877-7781161 NY	19.99
08/31	TST*LA DONG New York NY	69.24
09/01	SQ *STUMPTOWN COFFEE ROAS New York NY	14.09
09/01	SQ *PAUSE CAFE New York NY	15.51
09/01	MTA*NYCT PAYGO NEW YORK NY	2.90
09/02	SQ *GARAJE San Francisco CA	83.00
09/02	MTA*LIRR ETIX TICKET 718-217-5477 NY	5.00
09/03	USETUSK.AI USETUSK.AI CA	125.00
09/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	217.75
09/02	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
09/03	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	70.03
09/02	UBER *TRIP HELP.UBER.COM CA	49.96
09/03	LYFT *1 RIDE 09-01 HELP.LYFT.COM CA	11.80
09/03	COMCAST / XFINITY 800-266-2278 CA	219.27
09/02	SQ *GARAJE San Francisco CA	20.49
09/02	WALGREENS #7043 SAN FRANCISCO CA	16.82
09/04	APPLE.COM/BILL 866-712-7753 CA	163.30
09/03	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
09/03	SQ *BLUE BOTTLE COFFEE San Mateo CA	14.66
09/04	PAYPAL *UBER 866-576-1039 CA	9.99
09/02	PY *SAJJ SAN MATEO SAN MATEO CA	18.58
09/03	DD *DOORDASH SPICYMOON 855-431-0459 CA	29.41
09/04	LYFT *2 RIDES 09-02 HELP.LYFT.COM CA	2.93
09/05	PAYPAL *UPLIFTDESK 800-349-3839 TX	2,420.52
09/04	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
09/04	APPLE.COM/BILL 866-712-7753 CA	14.38
09/04	APPLE.COM/BILL 866-712-7753 CA	9.99
09/05	REPLICATE REPLICATE.COM CA	.50
09/04	TON TON SAN FRANCISCO CA	26.67
09/05	LYFT *1 RIDE 09-03 HELP.LYFT.COM CA	1.14
09/02	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	50.00
09/04	SQ *BLUE BOTTLE COFFEE San Mateo CA	13.80
09/05	TST*KAZ TERIYAKI GRILL - San Mateo CA	34.29
09/06	LYFT *2 RIDES 09-04 HELP.LYFT.COM CA	2.93
09/06	WHOLEFDS PAL 10005 PALO ALTO CA	75.18
09/07	LYFT *2 RIDES 09-05 HELP.LYFT.COM CA	2.28
09/05	TST*FOUR KINGS - NRO San Francisco CA	154.48
09/05	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	105.16
09/07	LIME*RIDE CJO6 LI.ME CA	5.19
09/04	PY *SAJJ SAN MATEO SAN MATEO CA	36.07
09/06	WURSTHALL WWW.WURSTHALL CA	57.01
09/05	SQ *TAZZA D'AMORE CAFE San Francisco CA	10.50
09/05	SQ *BLUE BOTTLE COFFEE San Mateo CA	13.22
09/07	DD *DOORDASH SAFEWAY DOORDASH.COM/ CA	67.35
09/08	GOOGLE *Colab cc@google.com CA	10.88
09/08	LYFT *1 RIDE 09-06 HELP.LYFT.COM CA	8.55
09/07	TST* VERVE COFFEE ROASTER PALO ALTO CA	44.69
09/07	DD *DOORDASH STEAM 855-431-0459 CA	25.07
09/08	CITIBIK*3 RIDES HELP.LYFT.COM CA	5.72
09/08	TST* VERVE COFFEE ROASTER PALO ALTO CA	12.86
09/08	DD *DOORDASH SWEETGREE 855-431-0459 CA	21.69
09/08	DD *DOORDASHDASHMART 855-431-0459 CA	30.18
09/08	PHILZ COFFEE PHILZCOFFEE.C CA	7.10
09/08	AMAZON MKTPL*PW4Q87I43 Amzn.com/bill WA	21.76
09/09	POWERFLEX SYSTEMS 833-479-7359 CA	4.94
09/09	DD *DOORDASH CURRYPIZZ 855-431-0459 CA	14.41
09/10	LYFT *1 RIDE 09-08 HELP.LYFT.COM CA	33.63
09/10	Google One 650-2530000 CA	21.76
09/09	CITY OF SM PW PARKING ME SAN MATEO CA	3.75
09/10	POWERFLEX SYSTEMS 833-479-7359 CA	9.90
09/09	TST* VERVE COFFEE ROASTER PALO ALTO CA	13.20
09/09	CITY OF SM PW PARKING ME SAN MATEO CA	3.75
09/09	DD *DOORDASHDIGINN 855-431-0459 CA	26.48
09/09	CITY OF SM PW PARKING ME SAN MATEO CA	2.50
09/09	DD *DOORDASHMRSUNTEA 855-431-0459 CA	7.50
09/09	DD *DOORDASHHUMMUSMEDI 855-431-0459 CA	29.36
09/09	SQ *BLUE BOTTLE COFFEE San Mateo CA	14.95

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/10	UEP*DUMPLING HOURS PALO ALTO CA	86.02
09/10	DD *DOORDASH HOWIES 855-431-0459 CA	40.17
09/10	AMAZON MKTPL*FJ5BX08F3 Amzn.com/bill WA	580.09
09/08	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	50.00
09/11	APPLE.COM/BILL 866-712-7753 CA	108.86
09/11	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
09/11	DD *DOORDASH MADEMOISE 855-431-0459 CA	34.13
09/11	SQ *BLUE BOTTLE COFFEE San Mateo CA	19.50
09/12	ZOOM.COM 888-799-966 San Jose CA	54.23
09/11	SQ *BLUE BOTTLE COFFEE Palo Alto CA	7.75
09/12	PAYPAL *ZAZZLECOMIN 800-980-9890 CA	19.95
09/11	ADOBE *800-833-6687 800-833-6687 CA	16.30
09/12	SNACK* MR. SUN TEA PAL SNACKPASS.CO CA	7.00
09/13	WWW.PERPLEXITY.AI WWW.PERPLEXIT CA	21.78
09/11	PAYBYPHONE US-SAN MATE 604-6424286 CA	12.00
09/13	DD *DOORDASH ELSINALOE 855-431-0459 CA	41.76
09/13	TST* VERVE COFFEE ROASTER PALO ALTO CA	13.20
09/13	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	91.29
09/13	DD *DOORDASHDARBAR 855-431-0459 CA	41.04
09/12	PAYBYPHONE US-SAN MATE 604-6424286 CA	9.69
09/12	PHILZ COFFEE PHILZCOFFEE.C CA	7.02
09/12	Amazon.com*XX2CY5Q53 Amzn.com/bill WA	272.57
09/12	APPLE.COM/BILL 866-712-7753 CA	9.99
09/13	SNACK* MR. SUN TEA PAL SNACKPASS.CO CA	7.20
09/13	Europcar.com/us USD prep. Voisins-Le-Br	166.66
09/14	TST* VERVE COFFEE ROASTER PALO ALTO CA	12.86
09/14	PHILZ COFFEE PHILZCOFFEE.C CA	7.02
09/14	PEET'S #10902 SAN MATEO CA	4.20
09/13	BABELCLOUD INC. GRU.AI/HOME DE	19.90
09/14	UBER *TRIP HELP.UBER.COM CA	45.34
09/14	Amazon.com*0R0HH4PG3 Amzn.com/bill WA	1,020.52
09/14	JEFFREYS HAMBURGERS - 650-3488698 CA	23.14
09/14	DAVID'S BAGEL LLC PACIFICA CA	10.50
09/13	IN-N-OUT DALY CITY 2 DALY CITY CA	12.42
09/15	SQ *SAN MATEO (DOWNTOWN) San Mateo CA	49.04
09/15	PHILZ COFFEE PHILZCOFFEE.C CA	7.02
09/16	TASKRABBIT* RECEIPT WWW.TASKRABBI CA	152.78
09/15	DD *DOORDASH NEWTHAIEL 855-431-0459 CA	16.97
09/16	CHEVRON 0380030 SAN MATEO CA	25.13
09/16	PHILZ COFFEE PHILZCOFFEE.C CA	7.02
09/15	PAYBYPHONE US-SAN MATE 604-6424286 CA	11.85
09/16	TASKRABBIT* RECEIPT WWW.TASKRABBI CA	28.25

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	24.24%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	29.24%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	24.24%(v)(d)	- 0 -	- 0 -
My Chase Loan	24.24%(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.

SHOP WITH POINTS ACTIVITY

 Split Transaction

Date of Transaction	Merchant Name or Transaction Description		\$ Amount	Rewards
RETURNS AND OTHER CREDITS				
09/07	AMAZON MARKETPLACE	AMZN.COM/BILLWA	-116.59	14,574
09/07	AMAZON MARKETPLACE	AMZN.COM/BILLWA	-55.02	6,878
09/15	AMAZON MARKETPLACE	AMZN.COM/BILLWA	-42.22	5,278
09/16	AMAZON MARKETPLACE	AMZN.COM/BILLWA	-21.76	2,720
PURCHASES AND REDEMPTIONS				
09/07	AMAZON MARKETPLACE	AMZN.COM/BILLWA	182.98	22,872
09/08	AMAZON MARKETPLACE	AMZN.COM/BILLWA	65.29	8,161
09/10	AMAZON MARKETPLACE	AMZN.COM/BILLWA	20.26	2,532
09/13	AMAZON MARKETPLACE	AMZN.COM/BILLWA	59.95	7,493
09/13	AMAZON MARKETPLACE	AMZN.COM/BILLWA	16.33	2,041
09/14	AMAZON MARKETPLACE	AMZN.COM/BILLWA	101.60	12,700
09/14	AMAZON MARKETPLACE	AMZN.COM/BILLWA	7.57	946
09/14	AMAZON MARKETPLACE	AMZN.COM/BILLWA	39.99	4,998
09/15	AMAZON MARKETPLACE	AMZN.COM/BILLWA	4.34	542
09/16	AMAZON MARKETPLACE	AMZN.COM/BILLWA	322.61	40,326

