

December 2025						
S	M	T	W	T	F	S
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	9	10

**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	23 years	\$35,062
\$479	3 years	\$17,240 (Savings=\$17,822)

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	\$9,848.49
Payment, Credits	-\$22,290.64
Purchases	+\$24,653.75
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
<b>New Balance</b>	<b>\$12,211.60</b>
Opening/Closing Date	10/18/25 - 11/17/25
Credit Access Line	\$38,000
Available Credit	\$25,788
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.


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

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06653 MA MA 68967 32110000080006896701

SAPPHIRE RESERVE®

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

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

41472024493120300001220001221160000000006

**Payment Due Date:** 12/14/25  
**New Balance:** \$12,211.60  
**Minimum Payment Due:** \$122.00

Account number: XXXX XXXX XXXX 2030

\$\_\_\_\_\_ Amount Enclosed

**AUTOPAY IS ON**

CARDMEMBER SERVICE  
PO BOX 1423  
CHARLOTTE NC 28201-1423

68967 BEX 9 32125 D  
MICHAEL L DANANGELO  
135 RIDGE ST  
APT 1D  
NEW YORK NY 10002-2549

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>
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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](http://www.chase.com/cardhelp) or call the customer service number which appears on your account statement.

YOUR ACCOUNT MESSAGES (CONTINUED)

Your next AutoPay payment for \$12,211.60 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.

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		
10/17	AMTRAK.COM 2029063000 DC	-201.00
10/22	Payment Thank You - Web	-11,263.36
11/09	APPLE.COM/BILL 866-712-7753 CA	-1.26
11/12	Payment Thank You-Mobile	-10,825.02
PURCHASE		
10/18	EB *THE PROTOTYPE RACE 801-413-7200 CA	39.19
10/17	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
10/18	APPLE.COM/BILL 866-712-7753 CA	4.34
10/18	UBER *TRIP HELP.UBER.COM CA	21.90
10/18	AMAZON MKTPL*NU2V503Z0 Amzn.com/bill WA	10.67
10/18	DD *DOORDASH 7THSTREET 855-973-1040 CA	23.35
10/18	APPLE.COM/BILL 800-275-2273 CA	21.76
10/17	ZHANGLIANG MALATANG SAN MATEO CA	226.30
10/17	BACKHAUS BURLINGAME CA	29.00
10/18	PP*DOORDASH SAMWOJUN 855-973-1040 CA	26.67
10/19	PP*DOORDASH CVS 855-973-1040 CA	75.98
10/17	TST* KAJIKEN SAN MATEO CA	60.91
10/17	LIFETHYME NATURAL MARKET NEW YORK NY	3.31
10/17	UBER *TRIP HELP.UBER.COM CA	14.01
10/19	PP*DOORDASH CVS 855-973-1040 CA	8.91
10/19	PAYPAL *PEACOCKTVLL 50A9B 212-664-0138 NY	10.99
10/17	UBER *TRIP HELP.UBER.COM CA	9.00
10/18	PP*DOORDASH TARGET 855-973-1040 CA	459.67
10/18	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.62
10/20	LYFT *1 RIDE 10-18 HELP.LYFT.COM CA	69.34
10/19	AMC 2110 VILLAGE 7 NEW YORK NY	18.60
10/19	DD *DOORDASH CVS DOORDASH.COM CA	14.03
10/19	GDP*SIMONS COFFEE SHOP CAMBRIDGE MA	3.74
10/18	MTA*NYCT PAYGO NEW YORK NY	2.90
10/19	DD *DOORDASH CLOVER 855-973-1040 CA	15.44
10/19	ITOYA TOP DRAWER CORP CA CAMBRIDGE MA	15.94
10/19	SOHO GIFTS & STATIONERY NEW YORK NY	18.12
10/19	DD *DOORDASH 7THSTREET 855-973-1040 CA	25.37
10/19	DD *DOORDASH POSTO DOORDASH.COM CA	26.64
10/20	CITIBIK*3 RIDES HELP.LYFT.COM CA	5.99
10/21	PP*DOORDASH SOOTHRTA 855-973-1040 CA	28.26
10/20	MTA*NYCT PAYGO NEW YORK NY	2.90
10/19	TST*HAMBURGER AMERICA New York NY	26.33
10/20	HARVARD CAMPUS SERVICE CAMBRIDGE MA	15.56
10/19	WEST NEW MALAYSIA RESTAUR NEWYORK NY	140.89
10/20	CLASSPASS* MONTHLY CLASSPASS.COM MT	93.01
10/20	Spectrum 855-707-7328 MO	29.99
10/19	TST*BLACKBIRD DOUGHNUTS Cambridge MA	2.14
10/21	MTA*LIRR ETIX TICKET 718-217-5477 NY	5.00
10/21	APPLE.COM/BILL 866-712-7753 CA	21.32
10/21	PY *EAST VILLAGE 404-201-6612 NY	665.00
10/20	STK SALT LAKE CITY SALT LAKE CIT UT	89.18
10/21	DD *DOORDASH CVS DOORDASH.COM CA	57.48
10/20	MTA*NYCT PAYGO NEW YORK NY	8.50
10/21	UBER *TRIP HELP.UBER.COM CA	18.87
10/21	TST*IN COMMON NYC - A BR Manhattan NY	15.22
10/21	DD *DOORDASH ELJEFESTA DOORDASH.COM CA	23.80
10/22	ZOOM.COM 888-799-966 San Jose CA	30.12
10/21	TST*PARK BAGELRY Boston MA	10.17
10/23	LYFT *1 RIDE 10-21 HELP.LYFT.COM CA	45.93
10/21	TRADER JOE S #561 ALLSTON MA	56.76

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/22	DD *DOORDASH SEOULSOUL 855-973-1040 CA	25.34
10/22	TST*SPRING SHABU-SHABU B Brighton MA	29.94
10/22	HARVARD CAMPUS SERVICE CAMBRIDGE MA	6.68
10/24	Zipcar Monthly Plan 866-4947227 MA	9.80
10/23	HLU*HULUPLUS hulu.com/bill CA	18.99
10/24	LYFT *RIDE THU 5AM HELP.LYFT.COM CA	55.10
10/23	TANG BAR SAN MATEO CA	60.89
10/23	COCKTAILS LLC WEYMOUTH MA	16.64
10/24	HARVARD CAMPUS SERVICE CAMBRIDGE MA	3.19
10/24	TST*PARK BAGELRY Boston MA	8.84
10/25	SQ *UNION SQUARE DONUTS: Cambridge MA	9.54
10/24	HARVARD CAMPUS SERVICE CAMBRIDGE MA	13.89
10/25	LYFT *1 RIDE 10-23 HELP.LYFT.COM CA	37.99
10/25	DD *DOORDASHDOUBLEDASH 855-431-0459 CA	63.46
10/25	UBER *TRIP HELP.UBER.COM CA	24.82
10/24	NYTIMES* 800-698-4637 NY	28.00
10/18	SQ *CULTURE ESPRESSO New York NY	135.99
10/23	TST*TOO HOT Cambridge MA	109.11
10/23	STEIN ERIKSEN LODGE (H PARK CITY UT	57.27
10/25	HOTELCOM72067501148915 HOTELS.COM WA	786.30
10/26	LYFT *1 RIDE 10-24 HELP.LYFT.COM CA	15.67
10/26	CW THEATERS WWW.CWTHEATER FL	38.00
10/26	Blink amzn.com/bill WA	43.54
10/24	UBER *TRIP HELP.UBER.COM CA	25.22
10/24	HARVARD CAMPUS SERVICE CAMBRIDGE MA	3.84
10/24	SQ *KRASI Boston MA	128.04
10/26	CW THEATERS 177-29787188 FL	19.26
10/20	SQ *LE CAFE COFFEE New York NY	6.48
10/25	TST*MR BARTLEYS BURGER Cambridge MA	53.01
10/27	CITIBIK*2 RIDES HELP.LYFT.COM CA	2.45
10/26	OCULUS *ZCF4V69DF2 650-5434800 CA	8.70
10/25	TRADER JOE S #561 ALLSTON MA	5.78
10/26	UBER *TRIP HELP.UBER.COM CA	9.33
10/25	TRADER JOE S #561 ALLSTON MA	106.79
10/26	UBER *TRIP HELP.UBER.COM CA	10.24
10/17	SQ *BLUE BOTTLE COFFEE New York NY	7.35
10/26	WALGREENS #2933 BOSTON MA	48.09
10/19	SQ *BON ME - HARVARD SMIT Cambridge MA	20.86
10/19	SQ *CULTURE ESPRESSO New York NY	25.48
10/26	TST*PAVEMENT COFFEEHOUSE Brighton MA	5.00
10/27	LYFT *1 RIDE 10-25 HELP.LYFT.COM CA	13.80
10/25	TST*PARK BAGELRY Boston MA	8.55
10/27	PHILZ COFFEE PHILZCOFFEE.C CA	7.10
10/27	TST*TRIDENT BOOKSELLERS 617-267-8688 MA	21.21
10/27	SQ *TAZZA D'AMORE CAFE San Francisco CA	5.75
10/27	PY *EAST VILLAGE 404-201-6612 NY	280.00
10/28	ANIMAL RESCUE LEAGUE ARLBOSTON.ORG MA	20.00
10/27	JEFFREYS HAMBURGERS - 650-3488698 CA	85.07
10/27	HARVARD CAMPUS SERVICE CAMBRIDGE MA	12.98
10/27	PY *SAJJ SAN MATEO SAN MATEO CA	34.37
10/29	DD *DOORDASH OLITOKI 855-431-0459 CA	27.17
10/28	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
10/29	LYFT *3 RIDES 10-27 HELP.LYFT.COM CA	77.90
10/28	HARVARD CAMPUS SERVICE CAMBRIDGE MA	3.89
10/28	HARVARD CAMPUS SERVICE CAMBRIDGE MA	3.50
10/28	OX9 LANZHOU HANDPULLED N SAN MATEO CA	60.43
10/29	HARVARD CAMPUS SERVICE CAMBRIDGE MA	12.48
10/29	SQ *BLUE BOTTLE COFFEE San Francisco CA	7.02
10/28	TRADER JOE S #561 ALLSTON MA	13.76
10/28	TRADER JOE S #561 ALLSTON MA	5.28
10/30	WAYMO 844-261-3753 CA	24.37
10/29	SQ *BOB'S DONUTS San Francisco CA	5.75
10/30	LYFT *2 RIDES 10-28 HELP.LYFT.COM CA	5.91
10/29	HEERETEA SAN MATEO CA	15.26
10/29	WAYMO 844-261-3753 CA	27.13
10/29	TST*PARK BAGELRY Boston MA	3.75
10/30	FAIRMONT SAN FRANCISCO F SAN FRANCISCO CA	29.16



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/31	LEMONADE INSURANCE LEMONADE.COM NY	88.25
10/30	DOORDASH*10/29-2 ORDER 855-431-0459 CA	66.62
10/30	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
10/31	LYFT *1 RIDE 10-29 HELP.LYFT.COM CA	3.42
10/30	WAYMO 844-261-3753 CA	12.48
10/29	THE IRISH BANK BAR & RES SAN FRANCISCO CA	22.00
10/30	FAIRMONT SAN FRANCISCO F SAN FRANCISCO CA	30.16
10/31	TRADER JOE S #561 ALLSTON MA	30.13
10/31	TST* NAPA FARMS EQUATOR SAN FRANCISCO CA	6.86
11/01	LYFT *2 RIDES 10-30 HELP.LYFT.COM CA	82.29
11/01	TST* SHAY'S PUB & WINE BA CAMBRIDGE MA	22.25
10/31	DOORDASH*10/30-2 ORDER 855-431-0459 CA	60.98
11/01	SQSP* DOMAIN#207540582 SQUARESPACE.C NY	30.00
10/31	LIME*RIDE CJO6 LI.ME CA	6.98
11/01	MBTA-550030247245 BOSTON MA	2.40
11/01	CVS/PHARMACY #00240 CAMBRIDGE MA	19.87
11/01	Spotify USA 877-7781161 NY	19.99
11/01	MBTA-550030247245 BOSTON MA	2.40
10/31	TST*BOSTON RAMEN Cambridge MA	60.60
10/31	UBER *TRIP HELP.UBER.COM CA	30.43
11/01	TST*SUMIAO XIANG RESTAUR Cambridge MA	102.87
11/02	TST* TATTE BAKERY 3RD CAMBRIDGE MA	4.55
10/30	SHAKE SHACK CONC A SLC SALT LAKE CIT UT	23.73
11/01	TST*PARK BAGELRY Boston MA	3.75
11/03	USETUSK.AI USETUSK.AI CA	125.00
11/01	TST*FELIPES TAQUERIA Cambridge MA	13.02
11/03	TST* TATTE BAKERY - HARVA CAMBRIDGE MA	46.81
11/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	217.75
11/02	HOTELTONIGHT*ZEPPELIN 800-208-2949 CA	491.00
11/03	BLUEBIK*2 RIDES HELP.LYFT.COM CA	6.26
11/03	COMCAST / XFINITY 800-266-2278 CA	219.27
11/02	TST*PAVEMENT COFFEEHOUSE Cambridge MA	8.83
11/04	PAYPAL *UBER 866-576-1039 CA	9.99
11/02	TST*TOO HOT Cambridge MA	69.31
11/02	TRADER JOE S #561 ALLSTON MA	43.79
11/02	TST*PARK BAGELRY Boston MA	3.75
11/04	APPLE.COM/BILL 866-712-7753 CA	12.99
11/03	SPACESHIP.COM* O29LHL SPACESHIP.COM AZ	3.31
11/03	HARVARD CAMPUS SERVICE CAMBRIDGE MA	11.86
11/03	TST*PARK BAGELRY Boston MA	8.56
11/04	TST*PARK BAGELRY Boston MA	12.30
11/03	TST*SPRING SHABU-SHABU B Brighton MA	70.04
11/05	HARVARD ATHLETIC INT. 617-495-2211 MA	115.00
11/05	DD *DOORDASH ANNASTAQU 855-431-0459 CA	12.17
11/05	SQ *PHILZ COFFEE San Mateo CA	23.94
11/05	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
11/06	LYFT *1 RIDE 11-04 HELP.LYFT.COM CA	24.99
11/04	TRADER JOE S #561 ALLSTON MA	1.79
11/05	HARVARD CAMPUS SERVICE CAMBRIDGE MA	12.98
11/05	TST*PERILLAS - ALLSTON Boston MA	29.67
11/05	TST*PARK BAGELRY Boston MA	4.44
11/06	SQ *BLUE BOTTLE COFFEE San Mateo CA	14.50
11/06	SQ *CLOVER FOOD LAB Cambridge MA	2.98
11/06	SQ *CLOVER FOOD LAB Cambridge MA	4.60
11/06	TST* SUPER DUPER - DOWNTON SAN FRANCISCO CA	25.50
11/06	HARVARD CAMPUS SERVICE CAMBRIDGE MA	20.49
11/06	TANG BAR SAN MATEO CA	59.42
11/06	SQ *HARVARD SCIENCE CENTER Cambridge MA	2.80
11/06	SQ *TAZZA D'AMORE CAFE San Francisco CA	13.46
11/07	LYFT *3 RIDES 11-05 HELP.LYFT.COM CA	46.73
11/08	APPLE STORE #R149 BOSTON MA	3,558.31
11/08	TST*SOFRA - BRIGHTON ALL Allston MA	16.32
11/08	APPLE.COM/BILL 866-712-7753 CA	16.32
11/09	UBER *TRIP HELP.UBER.COM CA	30.11
11/08	GOOGLE *Colab cc@google.com CA	10.88
11/09	LYFT *1 RIDE 11-07 HELP.LYFT.COM CA	9.42
11/09	APPLE.COM/BILL 866-712-7753 CA	2.73

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/06	TRADER JOE S #561 ALLSTON MA	19.99
11/05	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	10.00
11/07	TST*PARK BAGELRY Boston MA	3.75
11/08	TST*SOFRA - BRIGHTON ALL Allston MA	30.71
11/06	TST*PARK BAGELRY Boston MA	3.75
11/07	HARVARD CAMPUS SERVICE CAMBRIDGE MA	8.72
11/07	JEFFREYS HAMBURGERS - 650-3488698 CA	25.51
11/08	TST*SOFRA - BRIGHTON ALL Allston MA	3.80
11/08	LYFT *2 RIDES 11-06 HELP.LYFT.COM CA	2.12
11/07	WAYMO 844-261-3753 CA	27.85
11/08	DD *DOORDASH LIFEALIVE 855-431-0459 CA	34.40
11/08	UBER *TRIP HELP.UBER.COM CA	20.85
11/07	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
11/08	DD *DOORDASH RISEWOODF 855-431-0459 CA	173.24
11/08	BARCELONA SOUTHEND BOSTON MA	116.00
11/09	UBER *TRIP HELP.UBER.COM CA	15.70
11/10	BLUEBIK*2 RIDES HELP.LYFT.COM CA	6.26
11/07	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	20.00
11/08	TRADER JOE S #561 ALLSTON MA	73.40
11/10	GOOGLE *Google One 855-836-3987 CA	21.76
11/09	MURR SQUASH & TENNIS BOSTON MA	15.00
11/09	TST*PAVEMENT COFFEEHOUSE Brighton MA	9.69
11/10	DD *DOORDASH DIGINN 855-431-0459 CA	46.84
11/09	TST*PARK BAGELRY Boston MA	3.64
11/11	HARVARD CAMPUS SERVICE CAMBRIDGE MA	1.99
11/12	Disney Plus 888-9057888 CA	189.99
11/11	ADOBE *800-833-6687 800-833-6687 CA	16.30
11/10	TRADER JOE S #561 ALLSTON MA	31.98
11/11	DOORDASH*11/10-2 ORDER 855-431-0459 CA	58.22
11/11	SQ *BON ME - HARVARD PLAZ Cambridge MA	18.13
11/11	HARVARD CAMPUS SERVICE CAMBRIDGE MA	13.78
11/11	HARVARD CAMPUS SERVICE CAMBRIDGE MA	2.79
11/12	APPLE.COM/BILL 866-712-7753 CA	9.99
11/13	WWW.PERPLEXITY.AI WWW.PERPLEXIT CA	21.78
11/12	DD *DOORDASH DIGINN 855-431-0459 CA	31.55
11/13	APPLE.COM/US 800-692-7753 CA	3,855.90
11/12	HARVARD CAMPUS SERVICE CAMBRIDGE MA	4.72
11/13	DD *DOORDASH CVS 855-431-0459 CA	7.03
11/12	APPLE.COM/BILL 866-712-7753 CA	163.30
11/14	MBTA-550030247245 BOSTON MA	2.40
11/13	J CREW 800-562-0258 VA	29.99
11/13	BABELCLOUD INC. GRU.AI/HOME DE	19.90
11/12	TST*FARO CAFE LLC Cambridge MA	5.53
11/12	TST*FARO CAFE LLC Cambridge MA	4.55
11/15	APPLE.COM/BILL 866-712-7753 CA	163.30
11/14	FRAMEWORK* R047060544 FRAME.WORK CA	2,257.00
11/14	TST* GRENDEL'S DEN RESTAU CAMBRIDGE MA	54.01
11/14	FLIGHT CLUB SEAPORT FLIGHTCLUBDAR MA	32.10
11/15	TST* FLIGHT CLUB - BOSTON BOSTON MA	83.82
11/15	BLUEBIK*1 RIDE HELP.LYFT.COM CA	4.73
11/15	TST*COMMITTEE - BOSTON Boston MA	138.75
11/14	DD *DOORDASH PERILLAS- 855-431-0459 CA	22.14
11/16	APPLE.COM/US 856-792-9480 CA	2,908.00
11/14	TST*PARK BAGELRY Boston MA	13.31
11/14	J CREW 800-562-0258 VA	245.03
11/16	Uniqlo USA LLC UNIQLO_US- BOSTON MA	35.70
11/16	JOE'S NEWBURY BOSTON MA	76.20
11/17	HOTELTONIGHT*THE CATRI 800-208-2949 CA	446.00
11/17	HOTELTONIGHT*THE STANF 800-208-2949 CA	417.00
11/15	TST*PARK BAGELRY Boston MA	12.31
11/16	Fjallraven Boston MA	140.00
11/15	TST*LEVIN SEAPORT Boston MA	14.18
11/16	NikePOS_US Boston MA	100.00
11/16	SQ *THINKING CUP NEWBURY Boston MA	9.02
11/16	ARCTERYX Equipment Boston MA	520.31
11/17	BLUEBIK*1 RIDE HELP.LYFT.COM CA	11.90
11/17	LYFT *1 RIDE 11-15 HELP.LYFT.COM CA	16.97



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	23.74%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	28.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	23.74%(v)(d)	- 0 -	- 0 -
My Chase Loan	23.74%(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				
10/21	AMAZON MARKETPLACE	AMZN.COM/BILLWA	-154.94	19,368
10/21	AMAZON MARKETPLACE	AMZN.COM/BILLWA	-167.67	20,959
11/10	AMAZON MARKETPLACE	AMZN.COM/BILLWA	-286.86	35,858
PURCHASES AND REDEMPTIONS				
10/17	AMAZON MARKETPLACE	AMZN.COM/BILLWA	26.55	3,318
11/10	AMAZON MARKETPLACE	AMZN.COM/BILLWA	648.11	81,013
11/10	AMAZON MARKETPLACE	AMZN.COM/BILLWA	286.86	35,857
11/10	AMAZON MARKETPLACE	AMZN.COM/BILLWA	669.36	83,670

