

August 2025						
S	M	T	W	T	F	S
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
31	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 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	18 years	\$18,776
\$264	3 years	\$9,522 (Savings=\$9,254)

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	\$352.42
Payment, Credits	-\$12,453.17
Purchases	+\$18,799.21
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
<b>New Balance</b>	<b>\$6,698.46</b>
Opening/Closing Date	06/18/25 - 07/17/25
Credit Access Line	\$38,000
Available Credit	\$31,301
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 \$6,698.46 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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0518

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06653 MA MA 45149 19810000120004514901

SAPPHIRE RESERVE®

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

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

41472024493120300000660000669846000000003

**Payment Due Date:** 08/14/25  
**New Balance:** \$6,698.46  
**Minimum Payment Due:** \$66.00

Account number: XXXX XXXX XXXX 2030

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

**AUTOPAY IS ON**

CARDMEMBER SERVICE  
PO BOX 1423  
CHARLOTTE NC 28201-1423

45149 BEX 9 19825 D  
MICHAEL L DANVELO  
135 RIDGE ST  
APT 1D  
NEW YORK NY 10002-2549

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>
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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 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		
06/24	Payment Thank You-Mobile	-3,470.19
06/26	AIRBNB * HMRQ2P4H8E 4158005959 CA	-614.31
07/11	Amazon.com Amzn.com/bill WA	-435.45
07/12	Payment Thank You - Web	-7,933.22
PURCHASE		
06/17	DOOR DESIGN LAB DOORDESIGNLAB NJ	272.19
06/17	DD *DOORDASH DOUGHZONE 855-431-0459 CA	47.73
06/17	APPLE.COM/BILL 866-712-7753 CA	4.34
06/18	LYFT *1 RIDE 06-16 HELP.LYFT.COM CA	38.64
06/17	PARK MGM/NOMAD-ADV DEP 877-880-0880 NV	217.55
06/17	SQ *SAN MATEO SOMISOMI San Mateo CA	12.45
06/19	AIRBNB * HMHTR8TR8K AIRBNB.COM CA	263.40
06/18	PEET'S #04502 BELMONT CA	4.55
06/19	PAYPAL *PEACOCKTVLL 52F92 212-664-0138 NY	7.99
06/18	DD *DOORDASH CHARMTHAI 855-431-0459 CA	63.25
06/18	TST* KAJIKEN SAN MATEO CA	70.58
06/19	DD *DOORDASH DOUGHZONE 855-431-0459 CA	29.35
06/19	SQ *GROOVY GOOSE San Carlos CA	4.30
06/19	BROILER EXPRESS SAN CARLOS CA	20.28
06/19	CVS/PHARMACY #00550 SAN CARLOS CA	27.10
06/19	PEET'S #20502 SAN CARLOS CA	4.20
06/20	Spectrum 855-707-7328 MO	29.99
06/20	THREE BEARS #045 WASILLA AK	31.80
06/20	TURO INC.* TRIP JUN 20 TURO.COM CA	507.07
06/21	TST* ALASKA COFFEE ROASTI FAIRBANKS AK	29.56
06/21	TST* PANORAMA PIZZA PUB HEALY AK	90.20
06/21	Audible*NQ97W6CP2 Amzn.com/bill NJ	14.95
06/20	CLASSPASS* MONTHLY CLASSPASS.COM MT	93.01
06/21	PY *EAST VILLAGE 404-201-6612 NY	610.00
06/21	SQ *YES! NOODLE SOUP Fairbanks AK	26.28
06/20	SHELL OIL 12616070004 HEALY AK	19.89
06/20	THREE BEARS #045 WASILLA AK	3.54
06/21	SHELL OIL 12616070004 HEALY AK	34.88
06/22	TST* THE BLACK BEAR DENALI NATION AK	13.22
06/22	SQ *BACKWOODS COFFEE Fairbanks AK	7.75
06/22	SQ *FROZEN SMOKE KITCHEN Fairbanks AK	29.90
06/22	SQ *LATITUDE 65 BREWING C Fairbanks AK	12.89
06/22	SQ *HOODOO BREWING COMPAN Fairbanks AK	15.60
06/22	UA MUSEUM OF THE NORTH FAIRBANKS AK	38.00
06/22	SQ *MOMS KITCHEN FAIRBANKS AK	43.58
06/22	SQ *THE CREPERY FAIRBANKS AK	37.38
06/21	HOLLAND AMERICA DENALI L DENALI NATION AK	76.05
06/22	IKEA BROOKLYN BROOKLYN NY	264.33
06/23	PHO VINH SAN CARLOS CA	28.29
06/23	HLU*HULUPLUS hulu.com/bill CA	18.99
06/23	TST*CHENAS ALASKAN GRIL Fairbanks AK	126.72
06/24	Zipcar Monthly Plan 866-4947227 MA	9.80
06/24	DD *DOORDASH MAMAN 855-431-0459 CA	37.19
06/23	THE LOCAL BAR FAI FAIRBANKS AK	12.88
06/25	UBER *TRIP HELP.UBER.COM San Francisco CA	6.37
06/25	HOTELTONIGHT*THE CATRI 800-208-2949 CA	149.00
06/24	DD *DOORDASH JUICEPRES 855-431-0459 CA	17.56
06/25	CURSOR, AI POWERED IDE CURSOR.COM NY	209.04
06/24	DD *DOORDASH RISEWOODF 855-431-0459 CA	61.82
06/25	DD *DOORDASH DOUGHZONE 855-431-0459 CA	71.68
06/25	DD *DOORDASH KAJIKEN 855-431-0459 CA	41.42
06/25	TOMPKINS SQUARE BAGELS MANHATTAN NY	8.94
06/25	MTA*NYCT PAYGO NEW YORK NY	8.50

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
06/25	ZOOM.COM 888-799-966 San Jose CA	165.70
06/26	LYFT *1 RIDE 06-23 HELP.LYFT.COM CA	11.97
06/24	SIREN57611 NEW YORK NY	7.62
06/26	REPLICATE REPLICATE.COM CA	1.00
06/26	RIDGE MINI MARKET AND DEL NEW YORK NY	7.92
06/26	RIDGE MINI MARKET AND DEL NEW YORK NY	7.92
06/26	AIRBNB * HMRQ2P4H8E AIRBNB.COM CA	614.31
06/27	TST* DOS TOROS - CARMINE NEW YORK NY	20.88
06/26	DD *DOORDASH SOOTHRTHA 855-431-0459 CA	25.76
06/26	OCULUS *5WCFJTQCF2 650-5434800 CA	8.70
06/26	SQ *STUMPTOWN COFFEE ROAS New York NY	23.00
06/26	SP COTOPAXI COTOPAXI.COM UT	1,206.49
06/27	LYFT *1 RIDE 06-25 HELP.LYFT.COM CA	49.33
06/26	DD *DOORDASH SAIGONSHA 855-431-0459 CA	52.04
06/27	SQ *LE CAFE COFFEE New York NY	14.06
06/26	HARBORSIDE MOTEL 631-6682511 NY	359.89
06/29	TST* DOS TOROS - CARMINE NEW YORK NY	20.88
06/27	PY *EAST VILLAGE 404-201-6612 NY	257.00
06/28	UBER *TRIP HELP.UBER.COM San Francisco CA	10.50
06/28	JONGRO MARKET BBQ New York NY	137.74
06/27	TST* DIG INN SEASONAL MAR NEW YORK NY	33.79
06/28	SQ *THINK COFFEE 4TH New York NY	5.99
06/27	MTA*NYCT PAYGO NEW YORK NY	2.90
06/28	TST* MALA PROJECT - GREEN BROOKLYN NY	57.99
06/29	YAMATA INC NEW YORK NY	24.00
06/28	STRAND BOOK STORE RETAIL NEW YORK NY	33.22
06/29	DAINOBU GREENWICHVILLA NEW YORK NY	17.66
06/29	DAINOBU GREENWICHVILLA NEW YORK NY	19.57
06/30	CITIBIK*2 RIDES HELP.LYFT.COM CA	7.35
06/28	THE UPS STORE 6341 212-5184355 NY	17.12
06/29	CITARELLA (2135 BRO NEW YORK NY	35.22
06/29	MURRAY'S BAGELS NEW YORK NY	3.81
06/30	SQ *PAUSE CAFE New York NY	6.26
06/30	LEMONADE INSURANCE LEMONADE.COM NY	88.25
06/30	Amazon.com*NQ0HX5RK0 Amzn.com/bill WA	20.58
06/30	CVS/PHARMACY #02558 NEW YORK NY	81.42
06/30	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.02
07/01	DD *DOORDASH DIMSUMSAM 855-431-0459 CA	8.53
06/30	TST*GOTHAM BURGER NYC New York NY	25.41
07/01	Spotify USA 877-7781161 NY	19.99
07/02	TST* T.M.7 - APOLLO BAGEL NEW YORK NY	8.17
07/02	SQ *BLUE BOTTLE COFFEE New York NY	7.35
07/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	217.75
07/02	ANTHROPIC ANTHROPIC.COM CA	250.00
07/02	DD *DOORDASH GOURMETGA 855-431-0459 CA	41.35
07/02	DD *DOORDASH SOOTHRTHA 855-431-0459 CA	20.76
07/03	DD *DOORDASH SIMPIZZA- 855-431-0459 CA	31.20
07/03	SQ *LEFT HAND COFFEE Montauk NY	11.42
07/03	SQ *JONI'S Montauk NY	6.52
07/02	MTA*NYCT PAYGO NEW YORK NY	2.90
07/03	MTA*LIRR ETIX TICKET 718-217-5477 NY	41.00
07/02	TONY`S GRAB N GO MONTAUK NY	4.34
07/03	DD *DOORDASH LEVAINBAK 855-431-0459 CA	13.29
07/02	TONY`S GRAB N GO MONTAUK NY	35.71
07/03	REPLICATE REPLICATE.COM CA	3.40
07/03	REPLICATE REPLICATE.COM CA	4.44
07/03	UBER *TRIP HELP.UBER.COM San Francisco CA	12.37
07/04	TST* MONTAUK BREWING COMP MONTAUK NY	16.57
07/04	PAYPAL *UBER 866-576-1039 CA	9.99
07/03	MONTAUK BAKE SHOP MONTAUK NY	11.79
07/04	7-ELEVEN 34532 MONTAUK NY	10.98
07/04	NYTIMES* 800-698-4637 NY	23.00
07/05	TST*K PASA Sag Harbor NY	19.58
07/03	HARBORSIDE MOTEL MONTAUK NY	1,079.66
07/05	TST*K PASA Sag Harbor NY	54.77
07/03	MONTAUK POINT SP PKHB MONTAUK NY	8.00
07/04	MAVERICKS MONTAUK LLC MONTAUK NY	292.02



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/04	APPLE.COM/BILL 866-712-7753 CA	14.38
07/04	APPLE.COM/BILL 866-712-7753 CA	9.99
07/05	BONFIRE COFFEEHOUSE INC AMAGANSETT NY	10.60
07/05	NIKKI'S NOT DOG STAND SAG HARBOR NY	26.10
07/06	TATE'S BAKE SHOP SOUTHAMPTON NY	6.00
07/04	CONTINENTAL MARKET MONTAUK NY	15.87
07/04	TONY'S GRAB N GO MONTAUK NY	6.47
07/06	EXXON 108 CAR CARE INC CORONA NY	37.33
07/07	CITIBIK*1 RIDE HELP.LYFT.COM CA	1.91
07/06	GOLDBERGS FAMOUS BAGELS O MONTAUK NY	21.21
07/05	TST*SMOKEY BUNS East Hampton NY	17.94
07/06	MTA*NYCT PAYGO NEW YORK NY	2.90
07/07	TACOREA SAN FRANCISCO CA	22.59
07/06	MTA*NYCT PAYGO NEW YORK NY	4.25
07/06	TST*MAIN STREET MARKET Southampton NY	6.52
07/08	HOTELTONIGHT*THE STANF 800-208-2949 CA	600.00
07/08	GOOGLE *Colab cc@google.com CA	10.88
07/07	SQ *NIRVANA SOUL COFFEE P San Francisco CA	4.34
07/07	DD *DOORDASH ROYALGREE 855-431-0459 CA	26.62
07/07	MTA*LIRR ETIX TICKET 718-217-5477 NY	5.00
07/08	SQ *PHILZ COFFEE San Mateo CA	6.10
07/08	DD *DOORDASH ELSINALOE 855-431-0459 CA	66.24
07/08	DD *DOORDASH DIMSUMSAM 855-431-0459 CA	24.06
07/09	REPLICATE REPLICATE.COM CA	10.00
07/08	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
07/09	LYFT *2 RIDES 07-07 HELP.LYFT.COM CA	35.56
07/10	LUGG #MOZUDC LUGG.COM CA	224.69
07/09	ZHANGLIANG MALATANG SAN MATEO CA	25.40
07/10	LYFT *1 RIDE 07-08 HELP.LYFT.COM CA	1.95
07/10	GOOGLE *Google One 855-836-3987 CA	21.76
07/08	TST*MENSHO - GEARY San Francisco CA	45.67
07/09	GYU KAKU RESTAURANT 408-3431088 CA	357.12
07/09	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
07/07	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	50.00
07/09	SQ *PHILZ COFFEE San Mateo CA	6.10
07/09	TST* KAJIKEN SAN MATEO CA	95.26
07/10	SQ *DONUT DELITE SAN MATEO CA	17.45
07/10	ZHANGLIANG MALATANG SAN MATEO CA	121.15
07/11	LYFT *2 RIDES 07-09 HELP.LYFT.COM CA	12.30
07/11	ADOBE *800-833-6687 800-833-6687 CA	16.30
07/13	Uniqlo USA LLC UNIQLO_US- NEW YORK NY	105.50
07/11	DD *DOORDASH DASHMART 855-431-0459 CA	32.44
07/12	DD *DOORDASH SOOTHRTHA 855-431-0459 CA	25.76
07/11	DD *DOORDASH SAMWOJUN 855-431-0459 CA	37.29
07/12	APPLE.COM/BILL 866-712-7753 CA	9.99
07/10	TST*SFO DOLORES PARK CAF San Francisco CA	15.36
07/11	SQ *BAGEL PUB WEST VILLAG NEW YORK NY	7.74
07/11	MTA*NYCT PAYGO NEW YORK NY	4.25
07/11	MTA*LIRR ETIX TICKET 718-217-5477 NY	5.00
07/12	LYFT *2 RIDES 07-10 HELP.LYFT.COM CA	69.49
07/13	LYFT *1 RIDE 07-11 HELP.LYFT.COM CA	16.13
07/13	WWW.PERPLEXITY.AI WWW.PERPLEXIT CA	21.78
07/13	DD *DOORDASH MAIKOMATC 855-431-0459 CA	12.15
07/12	TST*HAMBURGER AMERICA New York NY	46.73
07/13	DD *DOORDASH SAMWOJUN 855-431-0459 CA	27.66
07/13	GU SoHo New York NY	20.70
07/13	SQ *STUMPTOWN COFFEE ROAS New York NY	43.00
07/13	BABELCLOUD INC. GRU.AI/HOME DE	19.90
07/14	CITIBIK*2 RIDES HELP.LYFT.COM CA	4.09
07/13	503 BROADWAY NEW YORK NY	32.70
07/14	TST* TAIM - NOLITA NEW YORK NY	40.37
07/13	503 BROADWAY NEW YORK NY	48.04
07/15	TST* DOS TOROS - CARMINE NEW YORK NY	26.80
07/14	DD *DOORDASH HANDYNAST 855-431-0459 CA	24.54
07/14	DD *DOORDASH DASHMART 855-431-0459 CA	29.07
07/15	TOMPKINS SQUARE BAGELS MANHATTAN NY	9.52
07/15	HEYTEA LAFAYETTE NEW YORK NY	9.24

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/16	XAI LLC X.AI/ABOUT CA	100.00
07/16	XAI LLC X.AI/ABOUT CA	100.00
07/17	T RBBT* O202908 WWW.TEERABBIT CA	6,141.17
07/16	DD *DOORDASH SIMPIZZA- 855-431-0459 CA	31.20

2025 Totals Year-to-Date	
Total fees charged in 2025	\$0.00
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			
Balance Transfers	24.24%(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				
06/28	AMAZON MARKETPLACE	AMZN.COM/BILLWA	-72.99	9,124
06/28	AMAZON MARKETPLACE	AMZN.COM/BILLWA	-19.93	2,492
PURCHASES AND REDEMPTIONS				
06/24	AMAZON MARKETPLACE	AMZN.COM/BILLWA	19.93	2,491
06/24	AMAZON MARKETPLACE	AMZN.COM/BILLWA	9.99	1,248
06/29	AMAZON MARKETPLACE	AMZN.COM/BILLWA	114.16	14,270
07/14	AMAZON MARKETPLACE	AMZN.COM/BILLWA	13.03	1,628
07/14	AMAZON MARKETPLACE	AMZN.COM/BILLWA	20.68	2,585

