



Manage your account online at:
www.chase.com/cardhelp



Customer Service:
1-800-436-7970



Mobile: Download the
Chase Mobile® app today

February 2025
**New Balance
\$723.13**
**Minimum Payment Due
\$40.00**
**Payment Due Date
02/14/25**

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 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	23 months	\$911

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

ACCOUNT SUMMARY

Account Number: XXXX XXXX XXXX 2030

Previous Balance	\$8,237.04
Payment, Credits	-\$15,545.79
Purchases	+\$8,031.88
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$723.13
Opening/Closing Date	12/18/24 - 01/17/25
Credit Access Line	\$35,000
Available Credit	\$34,276
Cash Access Line	\$7,000
Available for Cash	\$7,000
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 Sapphire Reserve or J.P. Morgan Reserve DashPass by DoorDash monthly \$5 credit will be extended 1 month, through 1/31/25. On 2/1/25, you'll receive a new \$5 monthly in app promo – which you can apply at checkout each month on restaurant orders. For additional details please visit doordash.com/chaseFAQ

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

AUTOPAY IS ON
See Your Account
Messages for details.

Payment Due Date:	02/14/25
New Balance:	\$723.13
Minimum Payment Due:	\$40.00

Account number: XXXX XXXX XXXX 2030

\$ _____ Amount Enclosed

AUTOPAY IS ON

32988 BEX 9 01725 D
MICHAEL L DANGELO
135 RIDGE ST
APT 1D
NEW YORK NY 10002-2549

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

15000160281359244931203030

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

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 next AutoPay payment for \$723.13 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		
12/23	Payment Thank You - Web	-9,452.22
01/05	Payment Thank You - Web	-3,013.87
01/11	Payment Thank You - Web	-2,509.85
01/13	Payment Thank You - Web	-569.85
PURCHASE		
12/17	APPLE.COM/BILL 866-712-7753 CA	4.34
12/17	DD *DOORDASH OX9LANZHO 855-431-0459 CA	2.33
12/17	AMAZON MKTPL*Z11GA9N91 Amzn.com/bill WA	7.66
12/17	HOLLY MARKET SAN CARLOS CA	34.77
12/19	PAYPAL *PEACOCKTVLL X7635 212-664-0138 NY	7.99
12/18	DD *DOORDASH ELSINALOE 855-431-0459 CA	37.28
12/19	DD *DOORDASH RISEWOODF 855-431-0459 CA	52.85
12/20	DD *DOORDASH KAIKJEN 855-431-0459 CA	48.54
12/20	NYTIMES* 800-698-4637 NY	23.00
12/21	PY *EAST VILLAGE 404-201-6612 NY	571.00
12/20	Spectrum 855-707-7328 MO	29.99
12/19	TST*FOIRELLA - SUNSET San Francisco CA	280.54
12/20	CLASSPASS* MONTHLY CLASSPASS.COM MT	93.01
12/21	SQ *PARTNERS COFFEE New York NY	21.88
12/22	AMAZON MKTPL*Z94UF51C1 Amzn.com/bill WA	139.36
12/22	LS The Dolar Shop Manh New York NY	123.40
12/23	HLU*HULUPLUS hulu.com/bill CA	18.99
12/23	SOUTHWES 5262591890850 800-435-9792 TX 122824 1 I HNL OGG	398.40
12/23	PISILLO BROADWAY NEW YORK NY	46.13
12/23	DD *DOORDASH SOOTHRTA 855-431-0459 CA	24.67
12/24	WAVERLY WINES AND SPIRIT NEW YORK NY	17.41
12/24	SQ *CARRY ON TEA AND SYMP New York NY	15.38
12/24	TST* PARLOUR ROOM NEW YORK NY	151.00
12/24	CITARELLA (2135 BRO NEW YORK NY	36.59
12/24	CVS/PHARMACY #02558 NEW YORK NY	28.83
12/24	PORTO RICO IMPORTING CO NEW YORK NY	32.49
12/25	SQ *DONUT PUB New York NY	3.00
12/25	DD *DOORDASH SIMPIZZA- 855-431-0459 CA	29.35
12/25	PAYPAL *STEAM GAMES 425-952-2985 WA	9.41
12/25	TST* TEA AND SYMPATHY NEW YORK NY	74.10
12/26	OCULUS *MAZ39HYCF2 650-5434800 CA	8.70
12/27	SQ *HAWAIIAN AROMA CAFFE Honolulu HI	9.66
12/27	ABC #72 HAWAII HONOLULU HI	11.82
12/27	SQ *ALOHA MELT WAIKIKI HONOLULU HI	15.18
12/27	SQ *KONA COFFEE PURVEYORS Honolulu HI	12.83
12/29	ETSY, INC. 718-8557955 NY	601.84
12/26	WAIKIKI MARKET #1001 HONOLULU HI	30.23
12/27	GINZA WON RESTAURANT HONOLULU HI	167.05
12/27	PY *EAST VILLAGE 404-201-6612 NY	236.00
12/28	TST*LEILANIS ON THE BEA Lahaina HI	122.78
12/28	STARBUCKS CTL CONC HNL HONOLULU HI	14.03
12/30	CITIBIK*1 RIDE HELP.LYFT.COM CA	2.35
12/30	SQ *THE SNORKEL STORE LAHAINA HI	167.43
12/30	LAHAINA FOODLAND FARMS #4 LAHAINA HI	156.61
12/31	LEMONADE I* LEMONADE I LEMONADE.COM NY	73.63
01/02	APPLE.COM/BILL 866-712-7753 CA	5.43
01/01	Spotify USA 877-7781161 NY	19.99
12/31	MARRIOTT POS MAUI OCEA 808-667-1200 HI	6.34
01/01	MARRIOTT POS MAUI OCEA 808-667-1200 HI	6.34
01/01	MONKEYPOD KAANAPALI LAHAINA HI	43.52

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/01	SAFEWAY #1222 LAHAINA HI	133.76
01/02	WALGREENS #11192 LAHAINA HI	19.84
01/04	76 - GOOSE'S EDGE KAHULUI HI	28.87
01/04	PAYPAL *UBER 866-576-1039 CA	9.99
01/02	TST*HULA GRILL - MAUI Lahaina HI	57.61
01/04	REPLICATE REPLICATE.COM CA	2.79
01/04	APPLE.COM/BILL 866-712-7753 CA	9.99
01/03	TST* MALA OCEAN TAVERN LAHAINA HI	176.97
01/04	AULANI LAVA SHACK KAPOLEI HI	5.06
01/04	STARBUCKS OGG KAHULUI HI	12.67
01/04	MARRIOTT HOTELS MAUI LAHAINA HI	386.39
01/04	MONKEYPOD KO OLINA KAPOLEI HI	50.08
01/06	SQ *PALO ALTO Palo Alto CA	26.88
01/06	WHOLEFDS PAL 10005 PALO ALTO CA	71.18
01/06	PRICELN*EUROPCAR 203-299-8000 CT	93.92
01/06	RANGOON RUBY BURMESE CUIS PALO ALTO CA	321.33
01/07	SQ *PALO ALTO Palo Alto CA	15.41
01/07	SQ *VERVE COFFEE ROASTERS Palo Alto CA	22.50
01/06	ROSE & CROWN PUB PALO ALTO CA	25.51
01/07	DD *DOORDASH COUPACAFE 855-431-0459 CA	143.10
01/06	BLACK POINT COFFEE SAN FRANCISCO CA	5.95
01/08	DD *DOORDASH MENDOCINO 855-431-0459 CA	162.70
01/08	SQ *BLUE BOTTLE COFFEE Palo Alto CA	13.50
01/08	PALO ALTO CREAMERY 650-3233131 CA	174.76
01/07	KANPAI PALO ALTO CA	288.08
01/08	MIDJOURNEY INC. MIDJOURNEY.CO CA	10.89
01/08	GOOGLE *Colab cc@google.com CA	10.88
01/09	DD *DOORDASH SPROUTCAF 855-431-0459 CA	191.00
01/09	GOOGLE *ONE AI Premium g.co/helppay# CA	21.76
01/09	COUPA CAFE 1 650-7410550 CA	32.98
01/10	DD *DOORDASH ELSINALOE WWW.DOORDASH. CA	137.10
01/10	EXXON SAN MATEO SAN MATEO CA	29.02
01/10	ONLINE CITATIONS 650-3292317 CA	48.00
01/11	ADODE *800-833-6687 800-833-6687 CA	10.86
01/11	DD *DOORDASH THEHALALG 855-431-0459 CA	21.17
01/11	DD *DOORDASH OX9LANZHO 855-431-0459 CA	67.55
01/12	SP ALAND GLOBAL INC 134-78895156 NY	30.00
01/12	WEGMANS ASTOR PLACE 156 NEW YORK NY	149.72
01/13	Amazon.com*Z52EO5IM2 Amzn.com/bill WA	76.17
01/12	SQ *STUMPTOWN COFFEE ROAS New York NY	16.00
01/12	TST*BEDFORD GARDENS Brooklyn NY	64.08
01/12	SQ *PUEBLO QUERIDO COFFEE BROOKLYN NY	8.00
01/12	APPLE.COM/BILL 866-712-7753 CA	9.99
01/11	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.02
01/12	DD *DOORDASH XIANFAMOU 855-431-0459 CA	28.37
01/13	MTA*NYCT PAYGO NEW YORK NY	2.90
01/13	BABELCLOUD INC. GRU.AI/HOME DE	19.90
01/15	DD *DOORDASH XIANFAMOU 855-431-0459 CA	18.62
01/15	Amazon.com*ZG2US2PN2 Amzn.com/bill WA	65.31
01/16	OPENAI *CHATGPT SUBSCR HTTPSOPENAI.C CA	21.78
01/16	WWW.WEWORK.COM WWW.WEWORK.CO NY	29.00
01/16	MODERNMOOSE.COM MODERNMOOSE.C MA	337.00
01/15	TST*DON ANGIE New York NY	168.83
01/17	Amazon.com*ZG8F44832 Amzn.com/bill WA	62.69

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 -

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.

