

March 2025						
S	M	T	W	T	F	S
23	24	25	26	27	28	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

New Balance
\$156.03
Minimum Payment Due
\$40.00
Payment Due Date
03/14/25

ULTIMATE REWARDS® SUMMARY

Previous points balance	979,236
+ 3 Points per \$1 earned on travel	290
+ 3 Points per \$1 earned on dining	9,026
+ 1 Point per \$1 on all other purchases	3,127
+ 7X Points earned on Lyft	54
Total points available for redemption	991,733

Learn more about your rewards and start redeeming today. Visit Chase Ultimate Rewards® at www.UltimateRewards.com

Earn an annual travel credit for your first \$300 in travel purchases and earn 3x points on travel purchases after that. Earn more when you purchase travel on Chase Travel(SM) - 5x points total on air travel and 10x points total on hotels and car rentals.

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	5 months	\$164

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


ACCOUNT SUMMARY

Account Number: XXXX XXXX XXXX 2030	
Previous Balance	\$723.13
Payment, Credits	-\$6,882.58
Purchases	+\$6,315.48
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$156.03
Opening/Closing Date	01/18/25 - 02/17/25
Credit Access Line	\$35,000
Available Credit	\$34,843
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

SAPPHIRE
RESERVE®

41472024493120300000400000015603000000005

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

AUTOPAY IS ON
See Your Account
Messages for details.

Payment Due Date: 03/14/25
New Balance: \$156.03
Minimum Payment Due: \$40.00

Account number: XXXX XXXX XXXX 2030

\$_____ Amount Enclosed

AUTOPAY IS ON

42561 BEX 9 04825 D
MICHAEL L DANGELO
135 RIDGE ST
APT 1D
NEW YORK NY 10002-2549

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

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.

MA04012024



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 \$156.03 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		
01/19	AMC 2112 TH ST EAST NEW YORK NY	-8.15
01/22	Payment Thank You-Mobile	-1,198.98
01/26	Payment Thank You - Web	-1,061.11
02/12	Payment Thank You - Web	-2,942.60
02/12	DELIVERY.COM 888-434-1035 NY	-39.56
02/12	DELIVERY.COM 888-434-1035 NY	-35.92
02/14	Payment Thank You - Web	-394.10
02/17	Payment Thank You - Web	-1,202.16
PURCHASE		
01/16	TST*HAMBURGER AMERICA New York NY	65.04
01/19	PAYPAL *PEACOCKTVLL 7EC9A 212-664-0138 NY	7.99
01/19	PAYPAL *LITTLEFOOTL 402-935-7733 CA	14.50
01/18	DD *DOORDASH XIANFAMOU DOORDASH.COM CA	14.58
01/18	APPLE.COM/BILL 866-712-7753 CA	4.34
01/18	SQ *BLACK CAT LES Brooklyn NY	4.51
01/17	NYTIMES* 800-698-4637 NY	23.00
01/18	DD *DOORDASH XIANFAMOU 855-431-0459 CA	28.37
01/20	CITIBIK*4 RIDES HELP.LYFT.COM CA	7.90
01/19	AMC 2112 BAR 19TH ST E ROCKY RIVER OH	15.70
01/20	MTA*NYCT PAYGO NEW YORK NY	2.90
01/19	SQ *BLACK CAT LES Brooklyn NY	6.17
01/19	SQ *BLACK CAT LES Brooklyn NY	4.51
01/19	SQ *SQUARE DINER New York NY	76.68
01/20	MTA*NYCT PAYGO NEW YORK NY	2.90
01/20	HUDSONNEWS ST1182 JAMAICA NY	5.53
01/20	XAI LLC X.AI/ABOUT CA	25.00
01/20	CLASSPASS* MONTHLY CLASSPASS.COM MT	93.01
01/20	Spectrum 855-707-7328 MO	29.99
01/20	MTA*NYCT PAYGO NEW YORK NY	8.50
01/21	DD *DOORDASH SAFEWAY WWW.DOORDASH. CA	42.88
01/21	TST* RED HOT CHILLI PEPPE SAN CARLOS CA	34.83
01/21	DD *DOORDASH MYDUMPLIN 855-431-0459 CA	70.36
01/21	PY *EAST VILLAGE 404-201-6612 NY	610.00
01/20	PAYPAL *SHENDUQRWEA 4029357733	5.30
01/22	SQ *HOUSE OF BAGELS, SAN San Carlos CA	3.45
01/22	DD *DOORDASH ELSINALOE 855-431-0459 CA	71.48
01/21	TST*CHEZ MAMAN - EAST San Francisco CA	84.69
01/22	PEET'S #20502 SAN CARLOS CA	4.35
01/22	DD *DOORDASH ELSINALOE 855-431-0459 CA	2.29
01/23	HLU*HULUPLUS hulu.com/bill CA	18.99
01/23	DD *DOORDASH RISEWOODF 855-431-0459 CA	92.32
01/23	DD *DOORDASH OX9LANZHO 855-431-0459 CA	34.95
01/23	CURSOR USAGE DEC CURSOR.COM NY	2.38
01/24	DD *DOORDASH KAJIKEN DOORDASH.COM CA	25.72
01/24	SQ *HOUSE OF BAGELS, SAN San Carlos CA	3.30
01/24	DD *DOORDASH POKEHOUSE 855-431-0459 CA	57.04
01/24	PEET'S #20502 SAN CARLOS CA	4.35
01/23	TST*DOPPIO ZERO - SAN CA San Carlos CA	93.53
01/25	ARCO#05369FD GAS FREMONT CA	39.17
01/25	DD *DOORDASH OX9LANZHO 855-431-0459 CA	68.98
01/24	TST*MENSHO - GEARY San Francisco CA	96.48
01/26	LYFT *3 RIDES 01-24 HELP.LYFT.COM CA	7.65
01/26	OCULUS *8T7QMKGDF2 650-5434800 CA	8.70
01/26	TST*THE REFUGE - SAN CAR San Carlos CA	37.78
01/25	SAFEWAY #0309 FREMONT CA	42.96
01/26	PEET'S #20502 SAN CARLOS CA	4.35

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/24	PUNCH LINE SAN FRANCIS SAN FRANCISCO CA	66.48
01/27	WWW.PERPLEXITY.AI WWW.PERPLEXIT CA	3.00
01/26	UEP*DUMPLING HOURS PALO ALTO CA	102.47
01/27	CITIBIK*1 RIDE HELP.LYFT.COM CA	2.45
01/27	OPENROUTER, INC OPENROUTER.AI NY	53.00
01/28	DD *DOORDASH TABLAFORM 855-431-0459 CA	35.10
01/27	PY *EAST VILLAGE 404-201-6612 NY	257.00
01/28	DD *DOORDASH ELSINALOE 855-431-0459 CA	37.28
01/29	DD *DOORDASH KAJIKEN 855-431-0459 CA	50.68
01/29	DD *DOORDASH CLAYOVENC 855-431-0459 CA	25.70
01/29	DD *DOORDASH TARGET 855-431-0459 CA	224.18
01/29	TST*IMPASTO San Carlos CA	45.29
01/30	DD *DOORDASH HUMMUSMED 855-431-0459 CA	78.89
01/31	LEMONADE INSURANCE LEMONADE.COM NY	88.25
01/31	DD *DOORDASH OX9LANZHO 855-431-0459 CA	42.07
01/31	TST*SFO DOLORES PARK CAF San Francisco CA	5.74
02/01	Spotify USA 877-7781161 NY	19.99
02/01	DD *DOORDASH CUBANKITC 855-431-0459 CA	30.36
02/01	SQ *STUMPTOWN COFFEE ROAS New York NY	11.34
02/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	208.31
02/01	BREEZY HILL ORCHARD STAATSBURG NY	3.00
02/02	SQ *DEVOCION I FLATIRON New York NY	6.26
02/02	DD *DOORDASH XIANFAMOU 855-431-0459 CA	24.16
02/02	TOMPKINS SQUARE BAGELS MANHATTAN NY	12.51
02/03	DD *DOORDASH LEVAINBAK WWW.DOORDASH. CA	7.76
02/04	REPLICATE REPLICATE.COM CA	9.65
02/03	DD *DOORDASH SOMTUMDER 855-431-0459 CA	41.00
02/03	AMAZON MKTPL*ZO5978E93 Amzn.com/bill WA	83.28
02/04	APPLE.COM/BILL 866-712-7753 CA	9.99
02/04	SQSP* INV168168708 HTTPSSQUARESP NY	12.00
02/04	PAYPAL *UBER 866-576-1039 CA	9.99
02/02	PARAGON ATHLETIC GOODS NEW YORK NY	3.81
02/04	DD *DOORDASH TACOMAHAL 855-431-0459 CA	17.47
02/04	J CREW 800-562-0258 VA	24.00
02/05	DD *DOORDASH BROWNBAGS 855-431-0459 CA	18.81
02/05	DD *DOORDASH EMPANADAM 855-431-0459 CA	20.04
02/06	MTA*NYCT PAYGO NEW YORK NY	2.90
02/06	MTA*NYCT PAYGO NEW YORK NY	2.90
02/06	TST* T.M.7 - APOLLO BAGEL NEW YORK NY	9.29
02/06	CVS/PHARMACY #02558 NEW YORK NY	81.23
02/06	AMAZON MKTPL*Z78WC1SI0 Amzn.com/bill WA	4.34
02/05	MTA*NYCT PAYGO NEW YORK NY	2.90
02/06	SQ *EAST ONE COFFEE ROAST Brooklyn NY	10.98
02/07	SQ *THIRD RAIL COFFEE New York NY	4.75
02/07	AMAZON MKTPL*Q55ZW5QR3 Amzn.com/bill WA	24.24
02/07	AMAZON MKTPL*Z78594HC1 Amzn.com/bill WA	21.76
02/06	MTA*NYCT PAYGO NEW YORK NY	2.90
02/08	JACK'S COFFEE W 10TH ST NEW YORK NY	4.90
02/06	FIVE GUYS NY 0261 QSR NEW YORK NY	24.20
02/07	SQ *STUMPTOWN COFFEE ROAS New York NY	4.90
02/08	DD *DOORDASH XIANFAMOU 855-431-0459 CA	18.62
02/08	LS WOOF TOWN, LLC 121-22081234 NY	14.14
02/08	GOOGLE *Colab cc@google.com CA	10.88
02/07	DD *DOORDASH SOOTHRTA 855-431-0459 CA	25.76
02/08	DD *DOORDASH XIANFAMOU 855-431-0459 CA	33.49
02/08	AMAZON MKTPL*7Y8SR1U43 Amzn.com/bill WA	52.24
02/09	SPO*COQODAQ NEW YORK NY	153.00
02/09	GOOGLE *Google One g.co/helppay# CA	21.76
02/09	MTA*NYCT PAYGO NEW YORK NY	2.90
02/08	UEP*DUNHUANG LANZHOU NOOD NEW YORK NY	36.59
02/10	CITIBIK*4 RIDES HELP.LYFT.COM CA	9.26
02/09	MTA*NYCT PAYGO NEW YORK NY	8.50
02/09	MTA*NYCT PAYGO NEW YORK NY	2.90
02/09	MTA*NYCT PAYGO NEW YORK NY	2.90
02/08	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.02
02/10	PEET'S #20502 SAN CARLOS CA	5.74
02/10	TST* CAFE MOGADOR WILLIAM BROOKLYN NY	39.80



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/10	WWW.FOLDNY.COM WWW.FOLDNY.CO NY	98.94
02/10	DELIVERY.COM 888-434-1035 NY	35.92
02/10	SQ *HOUSE OF BAGELS, SAN SAN CARLOS CA	3.45
02/11	Amazon.com*921010LU3 Amzn.com/bill WA	18.06
02/11	DELIVERY.COM 888-434-1035 NY	39.56
02/11	ADOBE *800-833-6687 800-833-6687 CA	10.86
02/11	Amazon.com*7E49C4QR3 Amzn.com/bill WA	45.00
02/11	DD *DOORDASH MYDUMPLIN 855-431-0459 CA	73.15
02/12	APPLE.COM/BILL 866-712-7753 CA	9.99
02/12	AMAZON MKTPL*HV7C39QQ3 Amzn.com/bill WA	144.70
02/12	DD *DOORDASH KAJIKEN 855-431-0459 CA	68.66
02/12	DELIVERY.COM 888-434-1035 NY	59.60
02/13	DD *DOORDASH OX9LANZHO 855-431-0459 CA	101.93
02/13	DD *DOORDASH KAJIKEN 855-431-0459 CA	26.76
02/14	BURROW 646-588-1588 NY	704.44
02/14	DD *DOORDASH WALGREENS DOORDASH.COM CA	4.92
02/13	BABELCLOUD INC. GRU.AI/HOME DE	19.90
02/15	SQ *SAUCY LUKES BARBECUE Buckeye AZ	38.85
02/14	DD *DOORDASH ELSINALOE 855-431-0459 CA	52.89
02/16	DD *DOORDASH CURRYUPNO 855-431-0459 CA	37.28
02/14	EB *PUPPY LOVE A DOG-F 801-413-7200 CA	49.87
02/14	NYTIMES* 800-698-4637 NY	23.00
02/15	DD *DOORDASH OX9LANZHO 855-431-0459 CA	45.46
02/16	DD *DOORDASH DASHMART 855-431-0459 CA	27.32
02/14	DD *DOORDASH SUSIECAKE 855-431-0459 CA	30.95
02/14	DD *DOORDASH RISEWOODF 855-431-0459 CA	38.59
02/16	PYE BOAT NOODLE LONG ISLAND C NY	66.34
02/16	MTA*NYCT PAYGO NEW YORK NY	2.90
02/16	MTA*NYCT PAYGO NEW YORK NY	2.90
02/16	MTA*NYCT PAYGO NEW YORK NY	8.50
02/17	CITIBIK*1 RIDE HELP.LYFT.COM CA	1.91
02/16	SP CHATEAU LE WOOF 171-86269663 NY	73.48

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.

