



January 2026
**New Balance
\$17,268.84**
**Minimum Payment Due
\$172.00**
**Payment Due Date
01/14/26**

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	26 years	\$49,898
\$675	3 years	\$24,297 (Savings=\$25,601)

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

ACCOUNT SUMMARY

Account Number: XXXX XXXX XXXX 2030

Previous Balance	\$12,211.60
Payment, Credits	-\$12,211.60
Purchases	+\$17,268.84
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$17,268.84
Opening/Closing Date	11/18/25 - 12/17/25
Credit Access Line	\$41,000
Available Credit	\$23,731
Cash Access Line	\$8,200
Available for Cash	\$8,200
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.

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 69040 3511000090006904001

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

AUTOPAY IS ON
See Your Account
Messages for details.

Payment Due Date: 01/14/26
New Balance: \$17,268.84
Minimum Payment Due: \$172.00

Account number: XXXX XXXX XXXX 2030

\$ _____ Amount Enclosed
AUTOPAY IS ON

69040 BEX 9 35125 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

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 \$17,268.84 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.

Congratulations! Your credit line has been increased. Take advantage of your enhanced spending power to make purchases and transfer balances today.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
11/20	APPLE.COM/US CUPERTINO CA	-2,908.00
11/27	J CREW LYNCHBURG VA	-29.99
12/13	LA MAMA NEW YORK NY	-24.00
12/13	DINING CREDIT \$300/YEAR	-82.48
12/14	AUTOMATIC PAYMENT - THANK YOU	-9,167.13
PURCHASE		
11/17	OX9 LANZHOU HANDPULLED N SAN MATEO CA	120.19
11/17	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
11/17	TST*PARK BAGELRY Boston MA	3.64
11/18	LYFT *3 RIDES 11-16 HELP.LYFT.COM CA	53.85
11/16	NO REST FOR BRIDGET BOSTO BOSTON MA	29.99
11/17	SQ *PHILZ COFFEE San Carlos CA	13.63
11/18	DD *DOORDASH HUMMUSMED 855-431-0459 CA	189.68
11/18	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
11/19	UBER *TRIP HELP.UBER.COM CA	9.44
11/18	UBER *TRIP HELP.UBER.COM CA	8.04
11/17	TRADER JOE S #561 ALLSTON MA	23.03
11/19	LYFT *2 RIDES 11-17 HELP.LYFT.COM CA	63.00
11/18	ONeills Irish Pub San Mateo CA	20.00
11/18	TST* GYU-KAKU - HARVARD S CAMBRIDGE MA	40.98
11/19	PAYPAL *PEACOCKTVLL 9C49E 212-664-0138 NY	10.99
11/18	JEFFREYS HAMBURGERS - 650-3488698 CA	114.76
11/19	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
11/20	UBER *TRIP HELP.UBER.COM CA	7.88
11/19	MOLLY TEA SAN MATEO San Mateo CA	12.16
11/19	UBER *TRIP HELP.UBER.COM CA	7.44
11/19	DD *DOORDASH RISEWOODF 855-431-0459 CA	108.58
11/20	TST* TATTE BAKERY - HARVA CAMBRIDGE MA	4.55
11/20	J CREW 8005620258 VA	24.99
11/20	PEET'S #10902 SAN MATEO CA	4.55
11/20	J CREW 8005620258 VA	29.99
11/20	SQ *DONUT DELITE SAN MATEO CA	14.20
11/20	DOORDASH*11/19-3 ORDER 855-431-0459 CA	65.88
11/20	CLASSPASS* MONTHLY CLASSPASS.COM MT	93.01
11/21	LYFT *1 RIDE 11-19 HELP.LYFT.COM CA	9.84
11/20	TANG BAR SAN MATEO CA	65.36
11/19	PY *SAJJ SAN MATEO SAN MATEO CA	14.74
11/19	TST*PAUSA BAR & COOKERY San Mateo CA	246.29
11/21	HOTELTONIGHT*THE TIMBR 800-208-2949 CA	555.00
11/20	Spectrum 855-707-7328 MO	29.99
11/21	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
11/22	JAHUNGER CAMBRIDGE Cambridge MA	34.10
11/21	DD *DOORDASH NEWTHAIEL 855-431-0459 CA	84.86
11/21	TST*PARK BAGELRY Boston MA	7.66
11/22	DD *DOORDASH URBANMOMO 855-431-0459 CA	29.82
11/23	LYFT *4 RIDES 11-21 HELP.LYFT.COM CA	9.49
11/21	SQ *BLUE BOTTLE COFFEE San Mateo CA	16.10
11/21	DOORDASH*11/20-2 ORDER 855-431-0459 CA	54.32
11/21	NYTIMES* 800-698-4637 NY	28.00
11/21	FIRST UNITED MARKET 2 CAMBRIDGE MA	7.20
11/22	SQ *COFFEEESHOP San Francisco CA	6.50
11/22	LYFT *1 RIDE 11-20 HELP.LYFT.COM CA	11.65
11/22	ONeills Irish Pub San Mateo CA	26.00
11/21	APPLE.COM/BILL 866-712-7753 CA	27.84

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/21	PY *EAST VILLAGE 404-201-6612 NY	665.00
11/23	SQ *PHILMORE CREAMERY San Francisco CA	23.25
11/22	THE BRAZEN HEAD RESTAURAN SAN FRANCISCO CA	111.24
11/21	THE BRAZEN HEAD RESTAURAN SAN FRANCISCO CA	33.90
11/22	TST*PARK BAGELRY Boston MA	13.70
11/22	TST*AMELIE SF San Francisco CA	82.94
11/23	DOORDASH*11/22-2 ORDER 855-431-0459 CA	71.30
11/21	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	20.00
11/23	TST* SUPER DUPER - DOWNTO SAN FRANCISCO CA	22.53
11/23	HLU*HULUPLUS hulu.com/bill CA	18.99
11/23	TST* HOTEL UTAH SALOON SAN FRANCISCO CA	24.72
11/24	Zipcar Monthly Plan 866-4947227 MA	9.80
11/24	LYFT *5 RIDES 11-22 HELP.LYFT.COM CA	10.30
11/23	CURIOS HOTELS 415-4750000 CA	31.47
11/23	TST*PARK BAGELRY Boston MA	5.09
11/24	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
11/24	NIPS 858-453-4100 CA	1,200.00
11/23	CURIOS HOTELS SAN FRANCISCO CA	141.24
11/24	HARVARD CAMPUS SERVICE CAMBRIDGE MA	3.89
11/24	UBER *TRIP HELP.UBER.COM CA	7.50
11/24	HARVARD CAMPUS SERVICE CAMBRIDGE MA	16.13
11/24	AUNTIE ANNE'S MA-110 BOSTON MA	17.28
11/24	DUANE READE #21350 NEW YORK NY	2.87
11/24	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
11/24	TST*PARK BAGELRY Boston MA	5.09
11/24	TANG BAR SAN MATEO CA	110.27
11/25	LIME*2 RIDES CJO6 LI.ME CA	11.58
11/26	DOORDASH*11/25-4 ORDER 855-431-0459 CA	97.96
11/25	SQ *TAZZA D'AMORE CAFE San Francisco CA	5.75
11/25	PHILZ COFFEE PHILZCOFFEE.C CA	13.20
11/26	LYFT *3 RIDES 11-24 HELP.LYFT.COM CA	48.29
11/26	DD *DOORDASH COPPELIA 855-431-0459 CA	26.84
11/25	DD *DOORDASH KAIKENRA 855-431-0459 CA	93.18
11/25	GYU KAKU RESTAURANT 408-3431088 CA	479.62
11/26	DD *DOORDASH DIGINN 855-431-0459 CA	27.30
11/26	DD *DOORDASHSOMBOHEALT 855-431-0459 CA	19.25
11/26	SQ *3 BEES COFFEE SAN MATEO CA	19.10
11/27	ZOOM.COM 888-799-966 San Jose CA	8.43
11/26	DD *DOORDASH OX9LANZHO 855-431-0459 CA	163.65
11/26	OCULUS *83W988MCF2 650-5434800 CA	8.70
11/27	LYFT *2 RIDES 11-25 HELP.LYFT.COM CA	2.76
11/25	MTA*NYCT PAYGO NEW YORK NY	2.90
11/26	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
11/26	HOTELCOM73310829235079 HOTELS.COM WA	115.00
11/27	SUI YOGA & CAFE 164-68336120 NY	3.27
11/28	LYFT *2 RIDES 11-26 HELP.LYFT.COM CA	77.56
11/27	UBER *TRIP HELP.UBER.COM CA	46.76
11/26	STANFORD COURT 415-9893500 CA	129.96
11/27	KEENS STEAKHOUSE NEW YORK NY	458.15
11/26	MTA*NYCT PAYGO NEW YORK NY	2.90
11/25	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	20.00
11/27	DD *DOORDASH RISEWOODF 855-431-0459 CA	174.50
11/27	TASKRABBIT* RECEIPT WWW.TASKRABBI CA	45.21
11/28	DD *DOORDASH MAZAMEXIC 855-431-0459 CA	26.10
11/27	MTA*NYCT PAYGO NEW YORK NY	8.50
11/27	TST*CARMELA COFFEE- NYC NYC NY	10.53
11/28	SQ *STUMPTOWN COFFEE ROAS New York NY	10.07
11/29	CAPSULE PHARMACY CAPSULE.COM NY	25.41
11/29	UBER *TRIP HELP.UBER.COM CA	18.32
11/29	TASKER ON TASKRABBIT WWW.TASKRABBI CA	144.07
11/29	SQ *STUMPTOWN COFFEE ROAS New York NY	10.89
11/29	UBER *TRIP HELP.UBER.COM CA	22.17
11/28	PY *EAST VILLAGE 404-201-6612 NY	280.00
11/29	UBER *TRIP HELP.UBER.COM CA	13.45
11/29	DOORDASH*11/28-2 ORDER 855-431-0459 CA	69.35
11/28	PT *MOUNT SINAI NEW YORK NY	30.00
11/30	LEMONADE INSURANCE LEMONADE.COM NY	88.25





ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/30	SQ *BAGEL PUB WEST VILLAG NEW YORK NY	8.35
11/30	MTA*NYCT PAYGO NEW YORK NY	2.90
11/30	DOORDASH*11/29-2 ORDER 855-431-0459 CA	51.12
12/01	CITIBIK*1 RIDE HELP.LYFT.COM CA	1.91
11/30	HOTELTONIGHT*THE WESTI 800-208-2949 CA	107.00
11/30	SP AWAY TRAVEL 188-84282118 NY	166.59
11/30	MTA*NYCT PAYGO NEW YORK NY	8.50
11/30	MTA*NYCT PAYGO NEW YORK NY	2.90
12/01	DD *DOORDASH XIANFAMOU 855-431-0459 CA	27.72
11/30	TST*MAGNOLIA BAKERY - MO New York NY	22.00
11/30	SQ *CHAOTIC GOOD CAFE New York NY	33.50
11/30	DD *DOORDASH SOMBOHEAL 855-431-0459 CA	3.00
12/01	HOTELCOM72068757785901 HOTELS.COM WA	336.53
11/30	MTA*NYCT PAYGO NEW YORK NY	2.90
11/30	AMAZON MKTPL*BB1YH5J40 Amzn.com/bill WA	109.60
11/30	ALASKA AIR 0272124906447 SEATTLE WA	341.60
120225 1 X	SAN SFO	
2 X	SFO SAN	
12/01	Spotify USA 877-7781161 NY	19.99
12/01	MTA*LIRR ETIX TICKET 718-217-5477 NY	5.00
12/01	UBER *TRIP HELP.UBER.COM CA	20.60
12/01	SQ *BLUE BOTTLE COFFEE San Mateo CA	13.50
12/01	HARVARD CAMPUS SERVICE CAMBRIDGE MA	3.49
12/01	SQ *PHILZ COFFEE San Carlos CA	21.10
12/01	NEWSLINK 16 BOS BOSTON MA	11.44
12/03	USETUSK.AI USETUSK.AI CA	125.00
12/03	COMCAST / XFINITY 800-266-2278 CA	219.27
12/01	STARBUCKS 75912 BOSTON MA	4.87
12/02	SAN DIEGO CONVENTION C 619-2791954 SC	6.46
12/03	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	217.75
12/02	DD *DOORDASH OX9LANZHO 855-431-0459 CA	200.11
12/03	LYFT *1 RIDE 12-01 HELP.LYFT.COM CA	4.91
12/02	SAN DIEGO CONVENTION C 619-2791954 SC	2.16
12/02	SAN DIEGO CONVENTION C 619-2791954 SC	17.24
12/04	PAYPAL *UBER 866-576-1039 CA	9.99
12/03	UBER *TRIP HELP.UBER.COM CA	15.09
12/04	LYFT *1 RIDE 12-02 HELP.LYFT.COM CA	9.99
12/03	UBER *TRIP HELP.UBER.COM CA	45.34
12/02	TST*TACO STAND DOWNTOWN San Diego CA	25.61
12/04	APPLE.COM/BILL 866-712-7753 CA	12.99
12/04	DD *DOORDASH RISEWOODF 855-431-0459 CA	51.17
12/04	WALGREENS #3296 SAN MATEO CA	13.14
12/04	DD *DOORDASH HUMMUSMED 855-431-0459 CA	138.76
12/05	UBER *TRIP HELP.UBER.COM CA	68.60
12/04	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
12/05	LYFT *4 RIDES 12-03 HELP.LYFT.COM CA	46.23
12/07	VIO.COM* F5C419BF2-C VIO.COM DE	139.69
12/05	UBER *TRIP HELP.UBER.COM CA	21.52
12/06	J CREW 800-562-0258 VA	39.99
12/05	TST*SMOKING GUN - SAN DI San Diego CA	6.72
12/05	DD *DOORDASH KAJIKENRA 855-431-0459 CA	117.02
12/05	SOUTHWES 5262110849104 800-435-9792 TX	333.30
120725 1 H	SAN OAK	
12/03	CLIPPER SYSTEMS MOBILE #1 CONCORD CA	20.00
12/05	SWA*EARLYBRD5264301851066 800-435-9792 TX	30.00
12/06	UBER *TRIP HELP.UBER.COM CA	9.97
12/07	UBER *TRIP HELP.UBER.COM CA	16.10
12/07	LYFT *2 RIDES 12-05 HELP.LYFT.COM CA	37.90
12/06	SHERATON MARINA F&B SAN DIEGO CA	5.94
12/06	TST*LA PUERTA - DOWNTOWN San Diego CA	40.00
12/06	TST*TAQUERIA LOS CHUCHYS San Diego CA	66.01
12/07	DD *DOORDASH YINTANGSP 855-431-0459 CA	31.23
12/07	LA MAMA 212-254-6468 NY	24.00
12/07	TST* HOUSTON HOT CHICKEN SAN DIEGO CA	21.17
12/08	HOTELTONIGHT*THE CATRI 800-208-2949 CA	95.00
12/07	TST* PRINCE STREET PIZZA SAN DIEGO CA	13.19

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/08	LYFT *3 RIDES 12-06 HELP.LYFT.COM CA	43.21
12/08	GOOGLE *Colab cc@google.com CA	10.88
12/08	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
12/09	TST* TATTE BAKERY - HARVA CAMBRIDGE MA	28.08
12/09	UBER *TRIP HELP.UBER.COM CA	7.88
12/08	APPLE.COM/BILL 866-712-7753 CA	16.32
12/08	SAN NOVECIENTOS GRADOS SAN DIEGO CA	36.17
12/08	HOTELTONIGHT*LE MERIDI 800-208-2949 CA	145.00
12/08	LYFT *RIDE MON 12PM LYFT.COM CA	8.03
12/08	Amazon.com*BI9C24IS0 Amzn.com/bill WA	26.13
12/08	HARVARD CAMPUS SERVICE CAMBRIDGE MA	4.90
12/08	TST*ASARO CAFE & BAKERY Cambridge MA	4.28
12/08	UEP*NO.5 HOUSE SAN MATEO CA	85.24
12/08	UBER *TRIP HELP.UBER.COM CA	46.65
12/09	LYFT *2 RIDES 12-07 HELP.LYFT.COM CA	29.93
12/07	TST*SMOKING GUN - SAN DI San Diego CA	5.61
12/08	PHILZ COFFEE PHILZCOFFEE.C CA	6.10
12/10	GOOGLE *Google One 855-836-3987 CA	21.76
12/09	MTA*NYCT PAYGO NEW YORK NY	2.90
12/09	J CREW 8005620258 VA	305.22
12/09	LYFT *RIDE TUE 5PM LYFT.COM CA	32.96
12/09	LYFT *INCREASE TIP LYFT.COM CA	5.00
12/09	DD *DOORDASH OX9LANZHO 855-431-0459 CA	102.42
12/09	DD *DOORDASH COREANOS 855-431-0459 CA	18.59
12/09	TST*FLOUR BAKERY CAFE CA cambridge MA	4.28
12/09	MTA*NYCT PAYGO NEW YORK NY	8.50
12/10	LYFT *1 RIDE 12-08 HELP.LYFT.COM CA	26.99
12/09	AMTRAK ACELA CAFE Q12 WASHINGTON DC	19.00
12/11	DD *DOORDASH 855-431-0459 CA	13.53
12/10	ZOOM.COM 888-799-966 San Jose CA	2,418.90
12/10	MTA*LIRR ETIX TICKET 718-217-5477 NY	7.00
12/10	DOORDASH*12/09-2 ORDER 855-431-0459 CA	59.12
12/10	TASKRABBIT* RECEIPT WWW.TASKRABBI CA	66.86
12/10	TST* SMOOT STANDARD CAMBRIDGE MA	3.75
12/11	DD *DOORDASH SOOTHRTHA 855-431-0459 CA	26.84
12/11	ADOBE *800-833-6687 800-833-6687 CA	16.30
12/11	SUI YOGA & CAFE WWW.SUIYOGA.C NY	3.27
12/11	DOORDASH*12/10-2 ORDER 855-431-0459 CA	103.02
12/12	ZOOM.COM 888-799-966 San Jose CA	874.78
12/12	YAMADAYA NEW YORK NY	24.68
12/12	DOORDASH*12/11-2 ORDER 855-431-0459 CA	39.52
12/12	APPLE.COM/BILL 866-712-7753 CA	9.99
12/13	BESTBUYMKT807122115545 888BESTBUY MN	127.94
12/13	TST*SAPPE NYC New York NY	82.48
12/12	CITARELLA (2135 BRO NEW YORK NY	35.15
12/13	DD *DOORDASH TACOMAHAL 855-431-0459 CA	23.55
12/13	WWW.PERPLEXITY.AI WWW.PERPLEXIT CA	21.78
12/13	SQ *STUMPTOWN COFFEE ROAS New York NY	25.58
12/13	CVS/PHARMACY #01618 NEW YORK NY	16.41
12/11	MTA*NYCT PAYGO NEW YORK NY	2.90
12/11	TST*HAMBURGER AMERICA New York NY	39.35
12/13	SQSP* DOMAIN#213565110 SQUARESPACE.C NY	20.00
12/14	SQ *LA COLOMBE - NOHO New York NY	4.63
12/13	FLEISCHMAN A MENS SALON - NEW YORK NY	99.28
12/14	BROOKLYN BAGEL (8TH ST) 212-4773070 NY	8.62
12/14	MTA*NYCT PAYGO NEW YORK NY	8.50
12/14	MTA*NYCT PAYGO NEW YORK NY	2.90
12/14	MTA*NYCT PAYGO NEW YORK NY	2.90
12/14	APPLE.COM/BILL 866-712-7753 CA	130.64
12/14	SQ *BENOIT BISTRO New York NY	8.71
12/14	MTA*NYCT PAYGO NEW YORK NY	2.90
12/14	MTA*NYCT PAYGO NEW YORK NY	2.90
12/13	KARAKATTA NEW YORK NY	63.56
12/15	CITIBIK*2 RIDES HELP.LYFT.COM CA	3.54
12/13	BABELCLOUD INC. GRU.AI/HOME DE	19.90
12/15	MTA*LIRR ETIX TICKET 718-217-5477 NY	5.00
12/16	WAYMO 844-261-3753 CA	11.16





ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/15	SQ *TAZZA D'AMORE CAFE San Francisco CA	5.75
12/15	UBER *TRIP HELP.UBER.COM CA	47.46
12/16	APPLE.COM/US 800-676-2775 CA	10.88
12/15	PHILZ COFFEE PHILZCOFFEE.C CA	13.20
12/15	WALGREENS #3296 SAN MATEO CA	10.40
12/15	CVS/PHARMACY #10530 NEW YORK NY	11.97
12/15	SQ *PHILZ COFFEE Belmont CA	40.89
12/15	WALGREENS #1297 SAN FRANCISCO CA	2.99
12/15	SQ *DONUT DELITE SAN MATEO CA	8.11
12/16	SUI YOGA & CAFE WWW.SUYOGA.C NY	3.27
12/17	LYFT *1 RIDE 12-15 HELP.LYFT.COM CA	1.46
12/16	SQ *TAZZA D'AMORE CAFE San Francisco CA	4.75
12/16	SQ *BLACK CAT LES New York NY	4.93
12/15	PY *SAJJ SAN MATEO SAN MATEO CA	14.74
12/15	MTA*NYCT PAYGO NEW YORK NY	2.90
12/16	CITARELLA (2135 BRO NEW YORK NY	39.01
12/16	SQ *BLUE BOTTLE COFFEE San Mateo CA	13.75
12/16	BACKHAUS BURLINGAME CA	19.00

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	23.49%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	28.49%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	23.49%(v)(d)	- 0 -	- 0 -
My Chase Loan	23.49%(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			
12/01	AMAZON MARKETPLACE AMZN.COM/BILLWA	-648.11	81,014
PURCHASES AND REDEMPTIONS			
12/13	AMAZON.COM AMZN.COM/BILLWA	226.14	28,267
12/15	AMAZON.COM AMZN.COM/BILLWA	48.98	6,122
12/15	AMAZON MARKETPLACE AMZN.COM/BILLWA	8.70	1,087
12/15	AMAZON MARKETPLACE AMZN.COM/BILLWA	29.39	3,673
12/15	AMAZON.COM AMZN.COM/BILLWA	65.31	8,163
12/16	AMAZON MARKETPLACE AMZN.COM/BILLWA	64.68	8,085

