

October 2021						
S	M	T	W	T	F	S
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

New Balance
\$1,020.48
Minimum Payment Due
\$40.00
Payment Due Date
10/26/21

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	3 years	\$1,343

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

ACCOUNT SUMMARY

Account Number: 4147 2024 8784 5388	
Previous Balance	\$145.11
Payment, Credits	-\$6,832.28
Purchases	+\$6,932.65
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$775.00
Interest Charged	\$0.00
New Balance	\$1,020.48
Opening/Closing Date	09/02/21 - 10/01/21
Credit Access Line	\$64,160
Available Credit	\$63,139
Cash Access Line	\$3,208
Available for Cash	\$3,208
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

ULTIMATE REWARDS®
SUMMARY

Previous points balance	237,078
+ 3 Points per \$1 earned on travel	1,639
+ 3 Points per \$1 earned on dining	10,496
+ 1 Point per \$1 on all other purchases	1,763
+ 7X Points earned on Lyft	593

Total points available for redemption
251,569

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 Ultimate Rewards® - 5x points total on air travel and 10x points total on hotels and car rentals. Plus, earn 3x points on dining at restaurants, around the corner or around the world, and 10x points total on Chase Dining purchases.

YOUR ACCOUNT MESSAGES

Auto Rental Collision Damage Waiver Update

The timeframe for reporting theft or damage is now extended from 60 days to 100 days and the time to file a claim is extended from 100 days to 120 days. Please see your updated guide to benefits at www.chasebenefits.com/sapphirereserve2.



414720248784538800004000001020480000000006

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

Make your payment at
chase.com/paycard

Payment Due Date: 10/26/21
New Balance: \$1,020.48
Minimum Payment: \$40.00

Account number: 4147 2024 8784 5388

\$_____ Amount Enclosed
Make/Mail to Chase Card Services at the address below:

74782 BEX 9 27421 D
RAM NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452-2835

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.

To Service And Manage Any Of Your Account(s): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

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 will 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 Rate: 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, balance transfers, cash advances 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. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction – for new purchases, balance transfers, overdraft advances, cash advances, or My Chase Loans;
- the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- 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 this right, all of the following must be true:

- 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.)
- 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.
- 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.



MA05042021

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.

ACCOUNT ACTIVITY

Date of Transaction

Merchant Name or Transaction Description

\$ Amount

PAYMENTS AND OTHER CREDITS

08/27	EB THE ART OF FLAMENC	801-413-7200 CA	-140.00
09/06	Payment Thank You - Web		-912.02
09/09	Payment Thank You - Web		-962.12
09/12	Payment Thank You - Web		-648.45
07/19	GFORCE	LOS CABOS BCS	-252.51
	07/19		
	252.51 X 1.000000000 (EXCHG RATE)		
06/19	BT BOTANIQUE LA 2021	8777343767 NY	-500.00
09/12	THE HOME DEPOT 6616 HOLLYWOOD CA		-29.55
09/16	Payment Thank You - Web		-441.93
09/04	TURNTABLE	NEW YORK NY	-10.00
09/17	Offer:Panera Bread (in		-.96
09/19	Payment Thank You - Web		-702.13
09/20	Payment Thank You - Web		-598.42
09/21	THE HOME DEPOT 959 PATERSON NJ		-29.07
09/21	THE HOME DEPOT 959 PATERSON NJ		-139.31
09/25	DELTA AIR	0062474232199 ATLANTA GA	-11.20
	1 X	ATL ATL	
09/25	THE HOME DEPOT 6616 HOLLYWOOD CA		-14.20
09/27	Offer:Starbucks		-.83
09/27	Payment Thank You - Web		-857.24
09/30	Payment Thank You - Web		-582.34

PURCHASE

09/01	UBR POSTMATES HELP.UBER.COM CA		20.90
08/31	CARLS JR 1100013 ANAHEIM CA		8.59
09/01	THE FLAME BROILER #62 ANAHEIM CA		23.76
09/01	THE FLAME BROILER #62 ANAHEIM CA		8.62
09/02	TACOS EL PATRON ANAHEIM CA		43.25
09/01	JACK IN THE BOX 3214 LOS ANGELES CA		7.33
09/01	FIREHOUSE SUBS 0913 QSR ORANGE CA		37.00
09/01	7-ELEVEN 26314 ORANGE CA		5.29
09/04	UBER TRIP HELP.UBER.COM CA		24.16
09/04	UBER TRIP HELP.UBER.COM CA		10.45
09/03	DENNY'S #6826 COMMERCE CA		17.36
09/04	BAR LIS LOS ANGELES CA		212.96
09/04	WAL-MART #3562 SADDLE BROOK NJ		43.20
09/03	UBR POSTMATES HELP.UBER.COM CA		32.81
09/03	CHICK-FIL-A #01892 ORANGE CA		43.00
09/04	DUNKIN #355159 FAIR LAWN NJ		2.61
09/04	SQ *SWEET CHURROS, INC. New York NY		10.50
09/02	USA 63037 LOS ANGELES CA		75.13
09/02	JACK IN THE BOX 3214 LOS ANGELES CA		5.66
09/04	MASTRO'S-BEVERLY HILLS BEVERLY HILLS CA		274.33
09/05	CHEVRON 0090458 LOS ANGELES CA		14.71
09/05	BLU JAM CAFE CANOGA PARK CA		37.18
09/05	LYFT 1 RIDE 09-04 855-865-9553 CA		41.66
09/05	UBR POSTMATES HELP.UBER.COM CA		19.27
09/04	DELTA RT 4 ENGLEWOOD NJ		49.46
09/05	UBR POSTMATES HELP.UBER.COM CA		17.10
09/05	IKEA BURBANK BURBANK CA		83.73
09/04	TURNTABLE NEW YORK NY		52.10
09/06	TARGET	00032359 CLOSTER NJ	42.60
09/05	BOBS BIG BOY BURBANK CA		17.07
09/06	UBR POSTMATES HELP.UBER.COM CA		18.28
09/06	WHOLEFDS CLO#10381 CLOSTER NJ		4.01
09/07	NJ MOTOR VEHICLE PAY EGOV.COM NJ		66.29
09/06	3470 EL POLLO LOCO ANAHEIM CA		55.05
09/07	DELTA AIR	0062473584220 DELTA.COM CA	304.80
	101121 1 U	LAX ATL	
	2 T	ATL LAX	
09/06	CARLS JR 1100013 ANAHEIM CA		15.59
09/07	UBR POSTMATES HELP.UBER.COM CA		25.22
09/07	POLYTEX THREAD INC LOS ANGELES CA		98.00
09/07	JACK IN THE BOX 3214 LOS ANGELES CA		7.54

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/07	KNOWLWOOD 949-8578927 CA	11.28
09/08	CHEVRON 0209813 ANAHEIM CA	10.18
09/07	ANTHEM OIL-ORANGE ORANGE CA	4.45
09/09	PANERA BREAD #601494 O 201-794-2790 NJ	9.59
09/07	ANTHEM OIL-ORANGE ORANGE CA	69.00
09/08	JACK IN THE BOX 3214 LOS ANGELES CA	7.95
09/08	CANCUN JUICE ANAHEIM CA	42.95
09/09	MASTRO'S-BEVERLY HILLS BEVERLY HILLS CA	420.26
09/09	MASTRO'S-BEVERLY HILLS BEVERLY HILLS CA	10.76
09/09	MCDONALD'S F33918 PATERSON NJ	1.07
09/09	TACOS EL PATRON ANAHEIM CA	53.42
09/10	IN N OUT BURGER 182 ORANGE CA	20.74
09/09	KING TACO 6B LOS ANGELES CA	10.24
09/11	CHEVRON 0090458 LOS ANGELES CA	50.11
09/10	UBR POSTMATES HELP.UBER.COM CA	34.07
09/11	CHEVRON 0209813 ANAHEIM CA	12.02
09/11	UBR POSTMATES HELP.UBER.COM CA	36.80
09/10	ETHOS - LGA HTTPSWWW.ETHO CA	100.80
09/09	MAN HING FAIR LAWN NJ	30.32
09/10	TURNTABLE NEW YORK NY	39.13
09/12	WHOLEFDS RDW 10106 RIDGEWOOD NJ	12.66
09/11	CARLS JR 1100013 ANAHEIM CA	18.48
09/12	UBER TRIP HELP.UBER.COM CA	26.97
09/11	TARGET 00023812 PARAMUS NJ	112.86
09/12	CHEVRON 0090458 LOS ANGELES CA	47.28
09/12	INDIA SWEETS AND SPICES CANOGA PARK CA	21.18
09/11	MCDONALD'S F2418 ORANGE CA	18.07
09/12	BAR LIS LOS ANGELES CA	155.32
09/12	PETIT ERMITAGE RESTAUR WEST HOLLYWOO CA	90.07
09/12	WHOLEFDS RDW 10106 RIDGEWOOD NJ	19.98
09/10	GRANNY'S DELI ANAHEIM CA	9.58
09/13	TST* PAPILLES LOS ANGELES CA	36.22
09/14	TST* MARISCOS MOCORITO ORANGE CA	59.80
09/13	DEL TACO #1106 RIVERSIDE CA	8.27
09/14	UBR POSTMATES HELP.UBER.COM CA	16.73
09/13	MCDONALD'S F2418 ORANGE CA	18.07
09/14	POPEYES 12280 COMMERCE CA	11.22
09/14	AMERICAN CLOTHING SUPPLY LOS ANGELES CA	207.00
09/15	BP#1956507PARAMUS BP LLC PARAMUS NJ	46.23
09/15	THE FLAME BROILER #62 ANAHEIM CA	63.30
09/15	HUDSONNEWS ST1001 SANTA ANA CA	16.73
09/14	YAZAWA MEAT BEVERLY HILLS CA	408.21
09/15	POPEYES 12280 COMMERCE CA	11.22
09/15	Subway 49075 Orange CA	36.68
09/16	DELTA AIR 0062474232199 DELTA.COM CA	11.20
092521	1 O BOI LAX	
	2 O LAX BOI	
09/13	STAPLES 00110304 ORANGE CA	35.55
09/15	JOHNY & HANGES FAIR LAWN NJ	16.69
09/15	GOTHAM CITY DINER FAIRLAWN NJ	25.06
09/15	CPK SNA SANTA ANA CA	36.22
09/15	7-ELEVEN 26314 ORANGE CA	6.00
09/17	LYFT 1 RIDE 09-16 855-865-9553 CA	42.99
09/16	THE HOME DEPOT 959 PATERSON NJ	139.31
09/17	NORDSTROM #0539 PARAMUS NJ	77.91
09/17	BOTTLE KING GLEN ROCK GLEN ROCK NJ	66.77
09/17	TARGET 00013300 HACKENSACK NJ	53.23
09/19	TST* GUPSHUP NEW YORK NY	218.21
09/16	INDIA PALACE RAHWAY NJ	131.31
09/19	WALGREENS #4361 FAIR LAWN NJ	3.96
09/19	LEO'S BAGELS NEW YORK NY	19.71
09/20	SPEEDWAY 03493 FORT LEE NJ	46.00
09/20	LEO'S BAGELS NEW YORK NY	13.23
09/20	CVS/PHARMACY #01072 GLEN ROCK NJ	2.99
09/20	CVS/PHARMACY #01072 GLEN ROCK NJ	16.42
09/19	ADRIENNES PIZZA BAR NEW YORK NY	112.72
09/20	CURB SVC LONG ISLAN LONG ISLAND C NY	22.30



INTEREST CHARGES (CONTINUED)

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
CASH ADVANCES			
Cash Advances	24.99%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	19.99%(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.

