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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.

**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.



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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.

ACCOUNT ACTIVITY

Date of Transaction

Merchant Name or Transaction Description

\$ Amount

PAYMENTS AND OTHER CREDITS

01/02	Payment Thank You - Web	-395.59
01/05	Payment Thank You - Web	-397.43
01/12	Payment Thank You - Web	-1,519.32
01/09	HYUN 917-261-6217 NY	-444.21
01/17	Offer:Starbucks	-.87
01/17	Offer:Starbucks	-.63
01/16	SQ *INCOGNITO Los Angeles CA	-120.00
01/19	Payment Thank You - Web	-928.94
01/22	Payment Thank You - Web	-868.39
01/25	Payment Thank You - Web	-685.41
01/28	Payment Thank You - Web	-518.63
01/31	Payment Thank You - Web	-867.41
02/01	WWW COSTCO COM 800-955-2292 WA	-301.69
02/01	Payment Thank You - Web	-373.96

PURCHASE

01/01	ABC #42 HAWAII LAHAINA HI	8.10
01/02	WALGREENS #4361 FAIR LAWN NJ	1.06
01/02	SQ *TOBI'S MAUI SHAVE ICE Paia HI	15.59
01/02	CVS/PHARMACY #02093 FAIR LAWN NJ	.87
12/30	INDIA PALACE RAHWAY NJ	160.66
01/02	ACI*HORIZON BCBS NJ 800-355-2583 NJ	76.46
01/01	SAFEWAY #1222 LAHAINA HI	52.78
01/01	SPACE BAR & BILLIARD NEW YORK NY	63.15
01/02	MS PAIA PAIA HI	11.86
01/02	DOWN THE HATCH LAHAINA HI	6.90
01/04	CVS/PHARMACY #01072 GLEN ROCK NJ	17.57
01/04	TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ	11.18
01/06	LOWALU FARMERS MARKET LL LAHAINA HI	25.00
01/06	BEVERAGE SHOP RAHWAY NJ	3.19
01/06	CVS/PHARMACY #02093 FAIR LAWN NJ	9.50
01/06	PIZZA HUT 031228 LAHAINA HI	1.03
01/07	76 - MERRILL MAUI VENT WAILUKU HI	13.71
01/08	BLU JAM CAFE CANOGA PARK CA	73.08
01/08	WALGREENS #6160 NEW YORK NY	12.29
01/08	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	13.81
01/06	SHELL OIL 10006040009 LAHAINA HI	67.28
01/07	CPK FC OGG KAHULUI HI	34.55
01/06	Kahului Heliport KAHULUI HI	7.00
01/06	PIZZA HUT 031228 LAHAINA HI	19.11
01/06	INDIA PALACE RAHWAY NJ	174.52
01/08	JACK DEMSEYS PUB 212-6299899 NY	20.00
01/09	NANKING INDO CHINESE ARTESIA CA	66.73
01/08	USA 63037 LOS ANGELES CA	74.51
01/09	HYUN 917-261-6217 NY	517.65
01/06	PLANTATION HOUSE MAUI LAHAINA HI	194.42
01/10	STOP & SHOP 0820 RIDGEWOOD NJ	56.39
01/10	SQ *BAGS LAX CHECKIN Los Angeles CA	6.00
01/10	& ETHOS - LGA HTTPSWWW.ETHO CA	100.80
01/10	LAX AIRP DUNKIN DONUTS LOS ANGELES CA	15.61
01/11	PANERA BREAD #601668 K PARAMUS NJ	10.97
01/11	STARBUCKS 75174 WTC DALLAS TX	17.43
01/12	YAKINIKU FUTAGO 212-6200225 NY	187.81
01/12	STARBUCKS 75174 WTC DALLAS TX	14.02
01/12	WTC SUNDRIES DALLAS TX	6.47
01/13	PANERA BREAD #601494 K FAIR LAWN NJ	11.61
01/13	STARBUCKS 75174 WTC DALLAS TX	14.45
01/14	MCDONALD'S F35425 IRVING TX	13.62
01/15	MCDONALD'S F2418 ORANGE CA	21.64
01/13	TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ	10.65
01/14	SHOPRITE WOODBRIDGE S1 WOODBRIDGE NJ	61.66
01/15	PANERA BREAD #601494 K FAIR LAWN NJ	19.28
01/16	BAR LIS LOS ANGELES CA	50.99
01/15	H MART NEW YORK NY	25.73
01/16	5 SPOT - CAPTION LOS ANGELES CA	36.79

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ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/16	5 SPOT - CAPTION LOS ANGELES CA	20.40
01/16	PANERA BREAD #601668 K PARAMUS NJ	11.61
01/16	5 SPOT - CAPTION LOS ANGELES CA	36.79
01/16	SQ *INCOGNITO Los Angeles CA	120.00
01/15	CARLS JR 1100013 ANAHEIM CA	18.37
01/16	BOMBAY PALACE BEVERLY HILLS CA	139.57
01/16	STOP & SHOP 0820 RIDGEWOOD NJ	60.83
01/15	JONGRO BBQ 2FL NEW YORK NY	182.02
01/17	CHEVRON 0209813 ANAHEIM CA	10.31
01/14	INDIA PALACE RAHWAY NJ	156.79
01/16	SHAKEYS PIZZA 01 WEST HOLLYWOO CA	16.95
01/17	USA 63037 LOS ANGELES CA	82.28
01/18	KENNETH J JACOBS DDS INC BEVERLY HILLS CA	68.20
01/17	CANCUN JUICE ANAHEIM CA	65.31
01/17	DEL TACO #1106 RIVERSIDE CA	7.59
01/18	MCDONALD'S F876 LOS ANGELES CA	5.46
01/18	PANERA BREAD #601668 K PARAMUS NJ	11.61
01/19	RAISING CANE'S 211 ORANGE CA	69.82
01/18	SHELL OIL 57444405401 LOS ANGELES CA	30.49
01/19	MCDONALD'S F1325 LOS ANGELES CA	7.31
01/19	BRANCHBURG SMILES LLC clover.com NJ	500.00
01/18	OLIVE GARDEN 0021389 ORANGE CA	44.24
01/19	ANTHEM OIL-ORANGE ORANGE CA	75.00
01/20	PANERA BREAD #601668 K PARAMUS NJ	11.61
01/20	TST* MARISCOS MOCORITO ORANGE CA	78.27
01/20	CHEVRON 0209813 ANAHEIM CA	11.39
01/19	QUICK CHEK FOOD STR SOMERVILLE NJ	2.09
01/21	7-ELEVEN 26314 ORANGE CA	4.79
01/22	BLU JAM CAFE CANOGA PARK CA	21.79
01/21	Subway 49075 Orange CA	28.13
01/21	CHEVRON 0209813 ANAHEIM CA	9.70
01/21	CVS/PHARMACY #09624 HOLLYWOOD CA	9.24
01/21	BURGER KING #4461 ANAHEIM CA	9.26
01/20	BURGER KING #2056 SHERMAN OAKS CA	10.61
01/22	PANERA BREAD #601668 K PARAMUS NJ	12.67
01/21	PANERA BREAD #601668 K PARAMUS NJ	11.61
01/20	3470 EL POLLO LOCO ANAHEIM CA	64.38
01/21	BALVANERA NEW YORK NY	125.79
01/22	MAD DOG & BEANS MEXICAN NEW YORK NY	20.00
01/23	ESSEX RESTAURANT NEW YORK NY	264.28
01/23	TST* PAPILLES LOS ANGELES CA	17.37
01/22	FLOYD'S 99 HOLLYWOOD LOS ANGELES CA	34.00
01/23	5 SPOT - CAPTION LOS ANGELES CA	41.79
01/24	BUN MEE SAN FRANCISCO CA	17.09
01/23	SHAKEYS PIZZA 01 WEST HOLLYWOO CA	16.95
01/21	INDIA PALACE RAHWAY NJ	118.00
01/24	MCDONALD'S F2418 ORANGE CA	6.01
01/24	PANDA EXPRESS #2142 ORANGE CA	57.65
01/24	KING TACO 6B LOS ANGELES CA	13.25
01/25	LYFT *1 RIDE 01-24 lyft.com CA	8.99
01/24	ANTHEM OIL-ORANGE ORANGE CA	75.00
01/25	CHEVRON 0209813 ANAHEIM CA	10.31
01/25	VIP TACOS ANAHEIM CA	68.22
01/25	DEL TACO 0319 ORANGE CA	5.79
01/26	POLYTEX THREAD INC LOS ANGELES CA	22.00
01/26	TACOS EL PATRON ANAHEIM CA	76.31
01/25	CARLS JR 1100013 ANAHEIM CA	10.10
01/26	TRADER JOE'S #019 QPS SANFRANCISCO CA	10.12
01/25	7-ELEVEN 25509 ANAHEIM CA	2.84
01/27	RUSSELL WESTBROOK ALFA RO LOS ANGELES CA	10.95
01/27	TRADER JOE'S #019 QPS SANFRANCISCO CA	6.62
01/26	ROBATA JINYA 323-6538877 CA	168.15
01/26	SHELL OIL 12691316017 LOS ANGELES CA	1.89
01/27	WALGREENS #15127 SAN FRANCISCO CA	5.88
01/27	WALGREENS #15127 SAN FRANCISCO CA	10.72
01/26	KING TACO 6B LOS ANGELES CA	9.75
01/29	901 COLUMBUS CAFE SAN FRANCISCO CA	3.50



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/29	MCDONALD'S F28842 SAN FRANCISCO CA	1.84
01/29	BLUE & GOLD FLEET 2 SAN FRANCISCO CA	35.00
01/28	5 SPOT - CAPTION LOS ANGELES CA	158.67
01/28	CHEVRON 0209813 ANAHEIM CA	10.31
01/28	CANCUN JUICE ANAHEIM CA	62.52
01/28	KING TACO 10 LOS ANGELES CA	19.05
01/27	BURGER KING #2056 SHERMAN OAKS CA	13.78
01/28	Trupanion trupanion.com WA	102.01
01/27	LITTLE CAESARS 5835 ANAHEIM CA	39.68
01/28	GOODFELLAS PIZZERIA & GRI SAN FRANCISCO CA	14.89
01/28	WALGREENS #15127 SAN FRANCISCO CA	8.02
01/28	TRADER JOE'S #019 QPS SANFRANCISCO CA	8.47
01/28	NEW THAI ELEPHANT 2 INC SAN MATEO CA	32.23
01/28	DOMINO'S 4566 201-796-1111 NJ	27.37
01/27	EXXONMOBIL 99669202 SHERMAN OAKS CA	22.86
01/27	ANTHEM OIL-ORANGE ORANGE CA	75.00
01/29	SQ *FREDDIE'S SANDWICHES SAN FRANCISCO CA	8.95
01/28	BURGER KING #6581 LOS ANGELES CA	9.30
01/27	CURRY LEAF SAN FRANCISCO CA	18.96
01/29	BOUDIN BAKERY, BAKERS SAN FRANCISCO CA	12.30
01/29	LUISA RESTAURANT INC SAN FRANCISCO CA	47.73
01/30	SPRINKLES #111 LOS ANGELES CA	10.10
01/29	WALDORF AST ROOFTOP REST BEVERLY HILLS CA	218.34
01/30	CVS/PHARMACY #08883 SANTA ANA CA	6.80
01/30	BLU JAM CAFE CANOGA PARK CA	59.73
02/01	SQ *FRESH BROTHERS Los Angeles CA	19.27
01/30	VONS #1626 SANTA ANA CA	52.16
01/31	POPEYES 3316 ANAHEIM CA	66.78
01/31	CHEVRON 0209813 ANAHEIM CA	10.31

2022 Totals Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$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	19.99%(v)(d)	- 0 -	- 0 -
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.

