

March 2019						
S	M	T	W	T	F	S
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	6

New Balance  
\$6,496.27

Minimum Payment Due  
\$167.00

Payment Due Date  
03/26/19

**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 \$39.00.

**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	22 years	\$17,583
\$250	3 years	\$8,985 (Savings=\$8,598)

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

ACCOUNT SUMMARY

Account Number: 4147 2023 8401 4484	
Previous Balance	\$16,650.77
Payment, Credits	-\$16,665.02
Purchases	+\$6,407.67
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$102.85
New Balance	\$6,496.27
Opening/Closing Date	02/02/19 - 03/01/19
Credit Access Line	\$67,455
Available Credit	\$60,958
Cash Access Line	\$13,491
Available for Cash	\$13,491
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

ULTIMATE REWARDS®  
SUMMARY

Previous points balance	72,038
+ 3 Points per \$1 earned on travel	143
+ 3 Points per \$1 earned on dining	3,368
+ 1 Point per \$1 on all other purchases	5,238
- Points redeemed this statement period	40,686
Total points available for redemption	40,101

Start redeeming today. Visit Ultimate Rewards® at [www.ultimaterewards.com](#)

Earn 3X points on travel worldwide immediately after earning your \$300 annual travel credit. Plus, earn 3X points on dining at restaurants worldwide from fast casual to fine dining.

0000001 FIS33339 D 5 Y 9 01 19/03/01 Page 1 of 4 06653 MA MA 36695 06010000050003669501



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

Get updates on the go  
Log on to [chase.com/alerts](#)

41472023840144840001670000649627000000006

Payment Due Date: 03/26/19  
New Balance: \$6,496.27  
Minimum Payment: \$167.00

Account number: 4147 2023 8401 4484

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

36695 BEX 9 06019 D  
RAM NARAYANAN  
8 HEATHER LN  
GLEN ROCK NJ 07452-2835

CARDMEMBER SERVICE  
PO BOX 1423  
CHARLOTTE NC 28201-1423

500016028 35923840144843

To contact us regarding your account:

	In U.S. for Customer Service Specialist 1-800-436-7970 Spanish 1-800-436-7970 TTY 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-614-776-7050		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: <a href="http://www.chase.com/creditcards">www.chase.com/creditcards</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 Bureaus:** 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, you may write to us at the Inquiries address shown on this statement.

**To Service And Manage Any Of Your Account(s):** When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

**Notice About Electronic Check Conversion:** When you pay by check, 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 transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

**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 or cash advances;
- 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 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 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. You may also contact us on the web at chase.com.

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 or on the web at chase.com. You may call us, 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 or on the web at chase.com.

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.

MA10172018

To make changes and manage your account, including changes of address, visit **Chase.com/cardhelp** or call the Customer Service telephone number which appears on your account statement.

ACCOUNT ACTIVITY

Date of Transaction	Merchant	Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

02/12	Payment Thank You - Web		-16,650.77
02/15	AMSTERDAM BILLARDS	212-995-0333 NEW	-14.25

PURCHASE

01/31	MCDONALD'S F5149 LOS ANGELES CA		4.58
02/02	BMC #1204 W HOLLYWOOD CA		313.96
02/01	MCDONALD'S F5149 LOS ANGELES CA		6.11
01/31	MCDONALD'S F5149 LOS ANGELES CA		7.54
02/01	DRESSBARN #230 CLIFTON NJ		17.19
01/31	PAPA JOHN'S #4421 HOLLYWOOD CA		9.84
02/01	PANDA EXPRESS #2172 HOLLYWOOD CA		21.08
02/02	CHEVRON 0090458 LOS ANGELES CA		18.64
02/01	MCDONALD'S F5149 LOS ANGELES CA		9.41
02/02	FIREHOUSE SUBS #91 ORANGE CA		8.60
02/01	TST* WABA GRILL - WEST HO WEST HOLLYWOO CA		8.53
02/02	MCDONALD'S F10794 LOS ANGELES CA		7.54
02/02	CARL'S JR 1100013 ANAHEIM CA		10.75
02/02	MCDONALD'S F10794 LOS ANGELES CA		5.25
02/02	PAPA JOHN'S #4421 HOLLYWOOD CA		35.00
02/03	MCDONALD'S F10794 LOS ANGELES CA		7.54
02/03	TARGET 00018846 WEST HOLLYWOO CA		95.91
02/03	5386 EL POLLO LOCO http://www.el CA		28.46
02/03	WENDY'S 44030 LOS ANGELES CA		2.07
02/03	USA 63037 LOS ANGELES CA		59.31
02/03	MCDONALD'S F5149 LOS ANGELES CA		4.58
02/04	CARDAMOM CONTEMPORARY IND LOS ANGELES CA		24.89
02/05	CITY OF ANAHEIM UTILITY 714-7654450 CA		1,410.51
02/04	WENDY'S 44030 LOS ANGELES CA		5.37
02/04	CHICK-FIL-A #02703 LOS ANGELES CA		8.77
02/04	EDDIE WORLD YERMO CA		3.19
02/05	CITY OF ANAHEIM UTILITY 714-7654450 CA		102.45
02/05	SQ *BIG DADDY'S BBQ Las Vegas NV		10.82
02/04	JACK IN THE BOX 5385 FONTANA CA		18.90
02/06	IN N OUT BURGER 102 HOLLYWOOD CA		2.74
02/05	CHICK-FIL-A #02703 LOS ANGELES CA		3.26
02/05	CEDARS-SINAI MEDICA 866-803-1777 CA		134.57
02/05	PAPA JOHN'S #4421 HOLLYWOOD CA		16.95
02/05	LAS VEGAS CONVENTION CTR LAS VEGAS NV		23.82
02/05	MCDONALD'S F5149 LOS ANGELES CA		7.54
02/05	MCDONALD'S F5149 LOS ANGELES CA		3.26
02/06	TOMMY'S #20 HOLLYWOOD CA		13.52
02/06	LAS VEGAS CONVENTION CTR LAS VEGAS NV		17.32
02/08	MCDONALD'S F10794 LOS ANGELES CA		4.58
02/07	TAXI SVC LAS VEGAS LAS VEGAS NV		15.93
02/07	SHAKEYS PIZZA 01 WEST HOLLYWOO CA		10.17
02/08	CHICK-FIL-A #02703 LOS ANGELES CA		10.29
02/09	WALGREENS #15278 LOS ANGELES CA		10.00
02/09	CVS/PHARMACY #09624 HOLLYWOOD CA		14.81
02/09	WALGREENS #15278 LOS ANGELES CA		3.00
02/08	JOHNS CLEANERS ANAHEIM CA		9.00
02/09	MCDONALD'S F10794 LOS ANGELES CA		7.54
02/08	KEBAB DADDY HOLLYWOOD 724-2831878 CA		15.32
02/08	KEBAB DADDY HOLLYWOOD 724-2831878 CA		1.64
02/10	CHEVRON 0090458 LOS ANGELES CA		6.47
02/09	5386 EL POLLO LOCO http://www.el CA		28.46
02/09	DOG HAUS BURBANK BURBANK CA		8.74
02/09	MCDONALD'S F593 BURBANK CA		9.40
02/10	AIRPORT PARKING MIAMI BEACH FL		9.69
02/10	MCDONALD'S F5149 LOS ANGELES CA		7.54
02/11	TRUPANION trupanion.com WA		69.91
02/11	KILROY'S WONDER MAR GLEN ROCK NJ		52.92
02/11	ACT DATA SERVICES INC 201-794-1114 NJ		2,000.00
02/10	MCDONALD'S M2368 OF CA LOS ANGELES CA		5.22
02/11	GOODWILL STORE #0030 LOS ANGELES CA		39.38
02/11	CHEVRON 0209813 ANAHEIM CA		20.00

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/11	MCDONALD'S F20935 PARAMUS NJ	4.14
02/11	DEL TACO #1106 COMMERCE CA	10.19
02/12	SURATI FARSAN MART ARTESIA CA	19.45
02/13	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	15.25
02/13	SHOPRITE FAIRLAWN S1 FAIRLAWN NJ	43.30
02/12	BURGER KING #517 MIDLAND PARK NJ	5.95
02/12	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	37.61
02/13	DUNKIN #355159 FAIR LAWN NJ	2.13
02/12	CARL'S JR 1100013 ANAHEIM CA	6.46
02/13	NOVA RHINESTONE DEPOT DOWNTOWN CA	60.18
02/13	THE FIREPLACE RESTAURANT PARAMUS NJ	12.05
02/14	WHOLEFDS RDW 10106 RIDGEWOOD NJ	13.89
02/13	SHOPRITE LQRS PARAMUS PARAMUS NJ	49.39
02/13	MCDONALD'S F33918 PATERSON NJ	2.54
02/14	DUNKIN #355159 FAIR LAWN NJ	3.32
02/13	AROY DEE NEW YORK NY	41.93
02/15	TST* WABA GRILL - ANAHEIM ANAHEIM CA	43.80
02/16	CVS/PHARMACY #09624 HOLLYWOOD CA	23.05
02/15	KILROY'S WONDER MAR GLEN ROCK NJ	26.27
02/15	AMSTERDAM BILLARDS 212-995-0333 NY	14.25
02/14	SHANGHAI HEPING RESTAURAN NEW YORK NY	30.00
02/15	AMSTERDAM BILLARDS 212-995-0333 NY	30.50
02/16	C1 FOOD HALL - EMV NEWARK NJ	11.20
02/15	MCDONALD'S M2368 OF CA LOS ANGELES CA	16.18
02/16	SQ *GOOD GREEK GRILL Hollywood CA	35.50
02/15	AMSTERDAM BILLARDS 212-995-0333 NY	14.25
02/16	5386 EL POLLO LOCO http://www.el CA	17.51
02/16	JACK IN THE BOX 3173 LOS ANGELES CA	2.40
02/16	MCDONALD'S F10794 LOS ANGELES CA	3.37
02/17	RALPHS 0721 CANOGA PARK CA	24.03
02/16	MCDONALD'S F5149 LOS ANGELES CA	7.54
02/17	INDIA SWEETS AND SPICES CANOGA PARK CA	5.59
02/17	SHAKEYS PIZZA 01 WEST HOLLYWOO CA	11.27
02/18	MCDONALD'S F5149 LOS ANGELES CA	7.54
02/18	JERSEY MIKES 20041 WEST HOLLYWOO CA	1.99
02/19	CHEVRON 0090458 LOS ANGELES CA	3.73
02/18	JERSEY MIKES 20041 WEST HOLLYWOO CA	9.25
02/19	CVS/PHARMACY #09624 HOLLYWOOD CA	5.58
02/19	CARDAMOM CONTEMPORARY IND LOS ANGELES CA	34.13
02/19	MCDONALD'S F1411 WEST HOLLYWOO CA	8.09
02/21	SQ *GOOD GREEK GRILL Hollywood CA	12.87
02/21	VIP TACOS ANAHEIM CA	16.47
02/20	PANDA EXPRESS #2172 HOLLYWOOD CA	10.13
02/21	DENTAL INSURANCE AUTOPAY 877-2804204 CA	13.99
02/20	MCDONALD'S F5149 LOS ANGELES CA	4.80
02/20	WENDY'S 44030 LOS ANGELES CA	4.38
02/20	WIENERSCHNITZEL ORANGE CA	2.47
02/22	4142 AMC SUNSET 5 WEST HOLLYWOO CA	9.84
02/22	MCDONALD'S F1411 WEST HOLLYWOO CA	2.28
02/22	RIDGEWOOD VET #4014 RIDGEWOOD NJ	45.73
02/23	CVS/PHARMACY #10791 LOS ANGELES CA	6.17
02/21	MCDONALD'S F5149 LOS ANGELES CA	6.78
02/21	MCDONALD'S F10600 LOS ANGELES CA	6.67
02/21	5386 EL POLLO LOCO http://www.el CA	2.17
02/22	PAPA JOHN'S #4421 HOLLYWOOD CA	16.95
02/21	CHICK-FIL-A #02703 LOS ANGELES CA	5.67
02/22	LEO'S BAGELS NEW YORK NY	7.89
02/23	CHEVRON 0090458 LOS ANGELES CA	12.95
02/22	CHICK-FIL-A #02703 LOS ANGELES CA	5.67
02/22	MCDONALD'S F947 NORTH HOLLYWO CA	7.11
02/23	PANDA EXPRESS #2172 HOLLYWOOD CA	8.76
02/23	CVS/PHARMACY #01072 GLEN ROCK NJ	15.55
02/23	MCDONALD'S F10794 LOS ANGELES CA	7.54
02/24	SQ *GOOD GREEK GRILL Hollywood CA	12.87
02/23	5386 EL POLLO LOCO http://www.el CA	28.46
02/24	7-ELEVEN 26747 LOS ANGELES CA	3.40
02/23	MCDONALD'S F10794 LOS ANGELES CA	4.80



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/23	PIZZA HUT 026228 HOLLYWOOD CA	11.33
02/24	MCDONALD'S F5149 LOS ANGELES CA	4.80
02/24	BURGER KING #5596 LOS ANGELES CA	3.92
02/24	5386 EL POLLO LOCO http://www.el CA	17.51
02/25	BLUE SHIELD CALIFORNIA 800-393-6130 CA	195.45
02/26	LEO'S BAGELS NEW YORK NY	10.62
02/25	MCDONALD'S F10794 LOS ANGELES CA	7.76
02/25	CHICK-FIL-A #02703 LOS ANGELES CA	10.29
02/26	CVS/PHARMACY #01072 GLEN ROCK NJ	6.85
02/26	IN N OUT BURGER 102 HOLLYWOOD CA	2.74
02/26	FRESH BROTHERS LOS ANGE LOS ANGELES CA	13.05
02/27	LEO'S BAGELS NEW YORK NY	13.61
02/27	CHEVRON 0090458 LOS ANGELES CA	13.93
02/26	SURATI FARSAN MART ARTESIA CA	11.77
02/26	CHICK-FIL-A #02703 LOS ANGELES CA	5.67
02/26	TAXI SVC LONG ISLAND C LONG ISLAND C NY	21.88
02/26	MCDONALD'S F10794 LOS ANGELES CA	1.09
02/26	Jenny's Marketplace New York NY	14.99
02/26	STAPLES 00100396 PARAMUS NJ	35.18
02/27	CHEVRON 0090458 LOS ANGELES CA	2.00
02/26	MCDONALD'S F5149 LOS ANGELES CA	7.76
02/28	FRESH BROTHERS LOS ANGE LOS ANGELES CA	13.05
02/27	MCDONALD'S F1411 WEST HOLLYWOO CA	3.59
02/28	JOHNNY & HANGES FAIR LAWN NJ	8.76
02/27	MCDONALD'S F10600 LOS ANGELES CA	2.38
02/28	PANDA EXPRESS #2172 HOLLYWOOD CA	10.13
02/27	STARBUCKS STORE 10282 NEW YORK NY	4.46
02/27	WENDY'S 44030 LOS ANGELES CA	5.46
02/28	CVS/PHARMACY #09624 HOLLYWOOD CA	24.31
02/28	CHEVRON 0090458 LOS ANGELES CA	6.47
02/28	TRUPANION trupanion.com WA	69.91

INTEREST CHARGED

03/01	PURCHASE INTEREST CHARGE	102.85
	TOTAL INTEREST FOR THIS PERIOD	\$102.85

2019 Totals Year-to-Date

Total fees charged in 2019

\$0.00

Total interest charged in 2019

\$102.85

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	22.24%(v)(d)	\$6,028.78	\$102.85
CASH ADVANCES			
Cash Advances	27.24%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	22.24%(v)(d)	- 0 -	- 0 -

28 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.

