

| October 2019 |    |    |    |    |    |    |
|--------------|----|----|----|----|----|----|
| S            | M  | T  | W  | T  | F  | S  |
| 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  | 7  | 8  | 9  |

**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  | 10 years   | \$5,000   |
| \$87  | 3 years  | \$3,121<br>(Savings=\$1,879)                        |

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

ACCOUNT SUMMARY

|                                     |                     |
|-------------------------------------|---------------------|
| Account Number: 4147 2023 9876 2581 |                     |
| Previous Balance                    | \$331.62            |
| Payment, Credits                    | -\$9,379.61         |
| Purchases                           | +\$10,644.83        |
| Cash Advances                       | \$0.00              |
| Balance Transfers                   | \$0.00              |
| Fees Charged                        | +\$675.00           |
| Interest Charged                    | \$0.00              |
| New Balance                         | \$2,271.84          |
| Opening/Closing Date                | 09/02/19 - 10/01/19 |
| Credit Access Line                  | \$71,455            |
| Available Credit                    | \$69,183            |
| Cash Access Line                    | \$14,291            |
| Available for Cash                  | \$14,291            |
| Past Due Amount                     | \$0.00              |
| Balance over the Credit Access Line | \$0.00              |

YOUR ACCOUNT MESSAGES

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

CHASE

41472023987625810000350000227184000000009

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

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

Payment Due Date: 10/26/19  
New Balance: \$2,271.84  
Minimum Payment: \$35.00

Account number: 4147 2023 9876 2581

03311 BEX 9 27419 D  
RAM NARAYANAN  
8 HEATHER LN  
GLEN ROCK NJ 07452-2835

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

CARDMEMBER SERVICE  
PO BOX 1423  
CHARLOTTE NC 28201-1423

To contact us regarding your account:

|   |   |   |  |   |   |   |   |
|---|---|---|--|---|---|---|---|
|  | <b>In U.S. for Customer Service</b><br>Specialist 1-800-436-7970<br>Spanish 1-800-436-7970<br>Pay by phone 1-800-436-7958<br>International 1-614-776-7050<br>We accept operator relay calls |  | <b>Send Inquiries to:</b><br>P.O. Box 15298<br>Wilmington, DE 19850-5298 |  | <b>Mail Payments to:</b><br>P.O. Box 1423<br>Charlotte, NC 28201-1423 |  | <b>Visit Our Website:</b><br><a href="http://www.chase.com/creditcards">www.chase.com/creditcards</a> |
|---|---|---|--|---|---|---|---|

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):** 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.

**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 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 |
|---------------------|--|-----------|
|---------------------|--|-----------|

PAYMENTS AND OTHER CREDITS

|       |                                      |           |
|-------|--------------------------------------|-----------|
| 09/04 | Payment Thank You - Web              | -653.05   |
| 09/07 | ODEON LONDON                         | -18.40    |
|       | 09/09 POUND STERLING                 |           |
|       | 15.00 X 1.226666666 (EXCHG RATE)     |           |
| 09/09 | Payment Thank You - Web              | -808.90   |
| 09/12 | Payment Thank You - Web              | -895.39   |
| 09/08 | JUGGED HARE LONDON SW1V              | -6.98     |
|       | 09/09                                |           |
|       | 6.98 X 1.000000000 (EXCHG RATE)      |           |
| 08/31 | THE KATI ROLL COMPANY NEW YORK NY    | -6.48     |
| 09/07 | HOLIDAY INNS LONDON                  | -14.59    |
|       | 09/08                                |           |
|       | 14.59 X 1.000000000 (EXCHG RATE)     |           |
| 08/08 | BOQUERIA STOCKHOLM                   | -7.25     |
|       | 08/09                                |           |
|       | 7.25 X 1.000000000 (EXCHG RATE)      |           |
| 09/14 | BED BATH & BEYOND #09 PARAMUS NJ     | -70.75    |
| 09/19 | Payment Thank You - Web              | -1,497.78 |
| 09/23 | Payment Thank You - Web              | -975.31   |
| 09/23 | NOVA RHINESTONE DEPOT LOS ANGELES CA | -10.94    |
| 09/25 | Payment Thank You - Web              | -603.84   |
| 09/29 | Payment Thank You - Web              | -3,809.95 |

PURCHASE

|       |  |       |
|-------|--|-------|
| 09/01 | CREPERIE NYC NEW YORK NY                 | 11.96 |
| 09/01 | SUNAC NATURAL NEW YORK NY                | 4.33  |
| 09/01 | TST* BAR VELOCE - HELL S NEW YORK NY     | 19.60 |
| 09/01 | JONGRO BBQ 2FL NEW YORK NY               | 41.65 |
| 09/02 | NEW INDIA PALACE RAHWAY NJ               | 39.42 |
| 08/31 | TARGET 00018846 WEST HOLLYWOO CA         | 81.08 |
| 09/01 | TST* BAR VELOCE - HELL S NEW YORK NY     | 16.98 |
| 08/31 | THE KATI ROLL COMPANY NEW YORK NY        | 6.48  |
| 08/31 | THE KATI ROLL COMPANY NEW YORK NY        | 6.48  |
| 09/01 | BEVERAGE SHOP RAHWAY NJ                  | 11.68 |
| 09/01 | CHI DYNASTY LOS ANGELES CA               | 25.00 |
| 09/02 | TST* MARISCOS MOCORITO ORANGE CA         | 56.77 |
| 09/02 | TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ   | 20.00 |
| 09/02 | CARLS JR 1100013 ANAHEIM CA              | 7.53  |
| 09/03 | JOHNS CLEANERS ANAHEIM CA                | 7.00  |
| 09/03 | STAPLES 00110304 ORANGE CA               | 9.67  |
| 09/03 | JACK IN THE BOX 3214 LOS ANGELES CA      | 6.44  |
| 09/03 | CARDAMOM CONTEMPORARY IND LOS ANGELES CA | 37.01 |
| 09/03 | TAQUERIA DE ANDA LA PALMA ANAHEIM CA     | 41.71 |
| 07/20 | REBILL MIXX DISCOTHEQUE                  | 19.52 |
|       | 07/20                                    |       |
|       | 19.52 X 1.000000000 (EXCHG RATE)         |       |
| 09/04 | GOODWILL STORE #0033 LOS ANGELES CA      | 31.91 |
| 09/04 | 7-ELEVEN 34989 FAIR LAWN NJ              | 5.72  |
| 09/04 | JACK IN THE BOX 3214 LOS ANGELES CA      | 5.90  |
| 09/04 | ANTHEM OIL-ORANGE ORANGE CA              | 57.51 |
| 09/05 | BOLT.EU /O/1909052147 Tallinn            | 55.57 |
|       | 09/07 POUND STERLING                     |       |
|       | 45.00 X 1.234888888 (EXCHG RATE)         |       |
| 09/06 | TESCO STORES WESTMINSTER                 | 3.70  |
|       | 09/07 POUND STERLING                     |       |
|       | 3.00 X 1.233333333 (EXCHG RATE)          |       |
| 09/06 | BOLT.EU /O/1909061046 Tallinn            | 11.11 |
|       | 09/07 POUND STERLING                     |       |
|       | 9.00 X 1.234444444 (EXCHG RATE)          |       |
| 09/06 | DEL TACO 0319 ORANGE CA                  | 6.01  |
| 09/07 | BEVERAGES & MORE #43 WEST HOLLYWOO CA    | 47.07 |
| 09/06 | PICKLES SANDWICH BAR LONDON              | 10.00 |
|       | 09/07 POUND STERLING                     |       |
|       | 8.10 X 1.234567901 (EXCHG RATE)          |       |
| 09/06 | TJC*SHOPLC-42507884 877-8990078 TX       | 96.87 |
| 09/06 | HARRODS LTD LONDON                       | 17.91 |
|       | 09/07 POUND STERLING                     |       |
|       | 14.50 X 1.235172413 (EXCHG RATE)         |       |

ACCOUNT ACTIVITY (CONTINUED)

| Date of Transaction | Merchant Name or Transaction Description | \$ Amount |
|---------------------|--|-----------|
| 09/06               | HARRODS LTD LONDON                       | 12.35     |
| 09/07               | POUND STERLING                           |           |
|                     | 10.00 X 1.235000000 (EXCHG RATE)         |           |
| 09/07               | ORIENT LONDON LONDON                     | 13.58     |
| 09/08               | POUND STERLING                           |           |
|                     | 11.00 X 1.234545454 (EXCHG RATE)         |           |
| 09/07               | THE GERMAN GYMNASIUM LONDON              | 100.72    |
| 09/08               | POUND STERLING                           |           |
|                     | 81.56 X 1.234919077 (EXCHG RATE)         |           |
| 09/05               | JACK IN THE BOX 3214 LOS ANGELES CA      | 5.90      |
| 09/07               | HEFAURE LONDON                           | 5.87      |
| 09/08               | POUND STERLING                           |           |
|                     | 4.75 X 1.235789473 (EXCHG RATE)          |           |
| 09/06               | CUBANA LONDON                            | 63.91     |
| 09/07               | POUND STERLING                           |           |
|                     | 51.75 X 1.234975845 (EXCHG RATE)         |           |
| 09/06               | SQ *BURGERS NEVER SAY DIE Los Angeles CA | 14.62     |
| 09/06               | CRUST BROS LONDON                        | 21.27     |
| 09/08               | POUND STERLING                           |           |
|                     | 17.22 X 1.235191637 (EXCHG RATE)         |           |
| 09/05               | 6089 EL POLLO LOCO ANAHEIM CA            | 29.40     |
| 09/06               | CARLS JR 1100013 ANAHEIM CA              | 5.80      |
| 09/06               | DUKE OF SUSSEX WATERLOO                  | 17.91     |
| 09/08               | POUND STERLING                           |           |
|                     | 14.50 X 1.235172413 (EXCHG RATE)         |           |
| 09/07               | MANAS INC LOS ANGELES CA                 | 19.41     |
| 09/08               | JUGGED HARE LONDON SW1V                  | 6.98      |
| 09/09               | POUND STERLING                           |           |
|                     | 5.65 X 1.235398230 (EXCHG RATE)          |           |
| 09/06               | WESTMINSTER ABBEY LONDON SW1P            | 24.70     |
| 09/09               | POUND STERLING                           |           |
|                     | 20.00 X 1.235000000 (EXCHG RATE)         |           |
| 09/07               | ODEON UPT LEICESTER SQ                   | 18.52     |
| 09/09               | POUND STERLING                           |           |
|                     | 15.00 X 1.234666666 (EXCHG RATE)         |           |
| 09/08               | JUGGED HARE LONDON SW1V                  | 35.88     |
| 09/09               | POUND STERLING                           |           |
|                     | 29.05 X 1.235111876 (EXCHG RATE)         |           |
| 09/09               | SIDI MAAROUF LONDON W2 2                 | 61.97     |
| 09/09               | POUND STERLING                           |           |
|                     | 50.18 X 1.234954165 (EXCHG RATE)         |           |
| 09/08               | PRET A MANGER 387                        | 1.22      |
| 09/09               | POUND STERLING                           |           |
|                     | 0.99 X 1.232323232 (EXCHG RATE)          |           |
| 09/08               | BUCKINGHAM PALACE ADM LONDON             | 49.40     |
| 09/09               | POUND STERLING                           |           |
|                     | 40.00 X 1.235000000 (EXCHG RATE)         |           |
| 09/08               | PRET A MANGER 387                        | 7.83      |
| 09/09               | POUND STERLING                           |           |
|                     | 6.34 X 1.235015772 (EXCHG RATE)          |           |
| 09/06               | SAINSBURYS S/MKTS WESTMINSTER T          | 1.23      |
| 09/09               | POUND STERLING                           |           |
|                     | 1.00 X 1.230000000 (EXCHG RATE)          |           |
| 09/08               | CHEVRON 0090458 LOS ANGELES CA           | 70.95     |
| 09/08               | BOLT.EU /OU/1909081258 Tallinn           | 13.58     |
| 09/09               | POUND STERLING                           |           |
|                     | 11.00 X 1.234545454 (EXCHG RATE)         |           |
| 09/06               | WESTMINSTER ABBEY LONDON SW1P            | 6.17      |
| 09/09               | POUND STERLING                           |           |
|                     | 5.00 X 1.234000000 (EXCHG RATE)          |           |
| 09/08               | PALERMO ITALIAN RESTAURAN LOS ANGELES CA | 71.95     |
| 09/08               | WAITROSE 860 VICTORIA-BRES               | 3.70      |
| 09/09               | POUND STERLING                           |           |
|                     | 3.00 X 1.233333333 (EXCHG RATE)          |           |
| 09/07               | HOLIDAY INNS LONDON                      | 14.59     |
| 09/09               | POUND STERLING                           |           |
|                     | 11.81 X 1.235393734 (EXCHG RATE)         |           |
| 09/08               | NIGHTINGALE PLAZA LOS ANGELES CA         | 60.08     |
| 09/08               | TOWER OF LONDON LONDON EC3N              | 26.55     |
| 09/09               | POUND STERLING                           |           |
|                     | 21.50 X 1.234883720 (EXCHG RATE)         |           |
| 09/07               | TARGET 00018846 WEST HOLLYWOO CA         | 67.17     |
| 09/07               | HOLIDAY INNS LONDON                      | 40.99     |
| 09/09               | POUND STERLING                           |           |



ACCOUNT ACTIVITY (CONTINUED)

| Date of Transaction | Merchant Name or Transaction Description              | \$ Amount |
|---------------------|---|-----------|
|                     | 33.19 X 1.235010545 (EXCHG RATE)                      |           |
| 09/08               | NIGHTINGALE PLAZA LOS ANGELES CA                      | 140.23    |
| 09/08               | POMMELER'S REST TOWER BRIDGE,<br>09/09 POUND STERLING | 10.99     |
|                     | 8.90 X 1.234831460 (EXCHG RATE)                       |           |
| 09/08               | HOUSE OF PIES LOS ANGELES CA                          | 18.45     |
| 09/08               | POQUITO MAS UNIVERSAL STUDIO CITY CA                  | 18.01     |
| 09/09               | CHEVRON 0209813 ANAHEIM CA                            | 11.09     |
| 09/09               | IT'S PHO IN HOLLYWOOD LOS ANGELES CA                  | 10.21     |
| 09/08               | HOME RESTAURANT 323-6690211 CA                        | 37.76     |
| 09/09               | MCDONALD'S F33918 PATERSON NJ                         | 7.99      |
| 09/09               | MARKET RESTAURANT LOS ANGELES CA                      | 6.84      |
| 09/09               | TAQUERIA DE ANDA LA PALMA ANAHEIM CA                  | 24.85     |
| 09/10               | SQ *BURGERS NEVER SAY DIE Los Angeles CA              | 12.15     |
| 09/11               | VIP TACOS ANAHEIM CA                                  | 31.76     |
| 09/11               | KILROY'S WONDER MAR GLEN ROCK NJ                      | 45.78     |
| 09/10               | STARBUCKS STORE 11929 MIDLAND PARK NJ                 | 8.96      |
| 09/10               | DEL TACO 0319 ORANGE CA                               | 6.01      |
| 09/10               | JACK IN THE BOX 3214 LOS ANGELES CA                   | 6.54      |
| 09/11               | SHOPRITE FAIRLAWN S1 FAIRLAWN NJ                      | 41.82     |
| 09/10               | THE KATI ROLL COMPANY NEW YORK NY                     | 12.96     |
| 09/11               | 7-ELEVEN 24087 MIDLAND PARK NJ                        | 5.18      |
| 09/11               | STOP & SHOP 0820 RIDGEWOOD NJ                         | 13.48     |
| 09/11               | STAPLES 00110304 ORANGE CA                            | 18.86     |
| 09/11               | UNITED CLUB SN20815601 SANTA ANA CA                   | 10.00     |
| 09/11               | JAVI'S SNA SANTA ANA CA                               | 43.07     |
| 09/11               | JACK IN THE BOX 3214 LOS ANGELES CA                   | 7.62      |
| 09/12               | THELEWALA NEW YORK NY                                 | 25.98     |
| 09/14               | THE SPRING LOUNGE NYC NEW YORK NY                     | 24.00     |
| 09/14               | THE SPRING LOUNGE NYC NEW YORK NY                     | 29.50     |
| 09/13               | MCDONALD'S F20935 PARAMUS NJ                          | 2.34      |
| 09/13               | STARBUCKS STORE 10282 NEW YORK NY                     | 17.64     |
| 09/14               | LEO'S BAGELS NEW YORK NY                              | 13.34     |
| 09/14               | SQ *KILLARNEY ROSE New York NY                        | 24.00     |
| 09/13               | DUNKIN #340163 Q35 PLAINVIEW NY                       | 7.04      |
| 09/12               | VILLAGE YOKOCHO NEW YORK NY                           | 142.35    |
| 09/15               | SPECTRUM 888-TWCABLE CA                               | 142.24    |
| 09/14               | STAPLES 00111062 MANHATTAN NY                         | 10.87     |
| 09/15               | LEO'S BAGELS NEW YORK NY                              | 10.07     |
| 09/15               | CVS/PHARMACY #06902 BRYN MAWR PA                      | 21.24     |
| 09/15               | TST* DHABA NEW YORK NY                                | 59.72     |
| 09/14               | BED BATH & BEYOND #1194 NEW YORK NY                   | 70.76     |
| 09/15               | WHITE CASTLE 090019 HASBROUCK HTS NJ                  | 8.48      |
| 09/16               | HUDSON ST225 NEW YORK NY                              | 4.75      |
| 09/16               | NYCTAXI4P68 LONG ISLAND C NY                          | 16.80     |
| 09/15               | 0148 FIRST WATCH VILLANOVA PA                         | 28.47     |
| 09/15               | SOHO HOUSE CLUB NYC NEW YORK NY                       | 19.33     |
| 09/16               | LEO'S BAGELS NEW YORK NY                              | 7.35      |
| 09/15               | DAVIOS NORTHERN ITALIA KING OF PRUSS PA               | 4.19      |
| 09/15               | SOHO HOUSE CLUB NYC NEW YORK NY                       | 19.96     |
| 09/16               | TST* SUNSET SOCIAL PHILADELPHIA PA                    | 25.93     |
| 09/15               | SOHO HOUSE CLUB NYC NEW YORK NY                       | 153.92    |
| 09/17               | SAGICOR LIFE INSURANCE 480-425-5100 AZ                | 9.00      |
| 09/15               | SOHO HOUSE CLUB NYC NEW YORK NY                       | 231.42    |
| 09/17               | CURB NYC 718-2220600 NY                               | 24.30     |
| 09/16               | APPLE STORE #R250 NEW YORK NY                         | 184.00    |
| 09/16               | TAXI SVC ASTORIA LONG ISLAND C NY                     | 13.80     |
| 09/16               | JUSTINO'S PIZZERIA NEW YORK NY                        | 23.14     |
| 09/17               | LEO'S BAGELS NEW YORK NY                              | 7.62      |
| 09/18               | CHEVRON 0209813 ANAHEIM CA                            | 68.03     |
| 09/17               | TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ                | 12.65     |
| 09/18               | TST* STICKY S FINGER JOIN PARAMUS NJ                  | 14.99     |
| 09/18               | BJS WHOLESALE #0117 PARAMUS NJ                        | 129.15    |
| 09/18               | DUNKIN #332772 Q35 PARAMUS NJ                         | 3.72      |
| 09/17               | JUSTINO'S PIZZERIA NEW YORK NY                        | 19.33     |
| 09/17               | STARBUCKS STORE 21655 FAIRLAWN NJ                     | 8.96      |
| 09/18               | CHEVRON 0209813 ANAHEIM CA                            | 5.19      |

ACCOUNT ACTIVITY (CONTINUED)

| Date of Transaction | Merchant Name or Transaction Description | \$ Amount |
|---------------------|--|-----------|
| 09/17               | GOTHAM CITY DINER FAIRLAWN NJ            | 29.43     |
| 09/18               | LITTLE CAESARS 5835 ANAHEIM CA           | 41.58     |
| 09/19               | C3 FOOD HALL - EMV NEWARK NJ             | 9.32      |
| 09/20               | SPEEDWAY 03493 FORT LEE NJ               | 37.08     |
| 09/20               | JACK IN THE BOX 3214 LOS ANGELES CA      | 6.54      |
| 09/21               | THELEWALA NEW YORK NY                    | 15.48     |
| 09/19               | MCDONALD'S F33918 PATERSON NJ            | 3.73      |
| 09/19               | JACK IN THE BOX 3214 LOS ANGELES CA      | 7.08      |
| 09/21               | SQ *KOCHIN New York NY                   | 6.00      |
| 09/21               | WARWICK LOS ANGELES CA                   | 414.78    |
| 09/20               | SPEEDWAY 03493 FORT LEE NJ               | 3.18      |
| 09/19               | TAQUERIA DE ANDA LA PALMA ANAHEIM CA     | 41.55     |
| 09/21               | MANAS INC LOS ANGELES CA                 | 19.41     |
| 09/21               | WARWICK LOS ANGELES CA                   | 75.88     |
| 09/22               | PARIS BAGUETTE E6 MHT 32 NEW YORK NY     | 2.25      |
| 09/22               | FRANCESCA PIZZA & PASTA GLEN ROCK NJ     | 12.00     |
| 09/22               | CANCUN JUICE ANAHEIM CA                  | 13.34     |
| 09/22               | CHEVRON 0209813 ANAHEIM CA               | 12.38     |
| 09/21               | DELILAH WEST HOLLYWOO CA                 | 133.88    |
| 09/22               | 7-ELEVEN 37718 PATERSON NJ               | 11.09     |
| 09/22               | DUNKIN #355159 FAIR LAWN NJ              | 3.61      |
| 09/20               | CECCONIS WEST HOLLYWOOD W HOLLYWOOD CA   | 28.28     |
| 09/20               | CECCONIS WEST HOLLYWOOD W HOLLYWOOD CA   | 226.49    |
| 09/22               | ANTHEM OIL-ORANGE ORANGE CA              | 56.90     |
| 09/22               | WENDY'S MIDLAND PARK NJ                  | 4.73      |
| 09/23               | NOVA RHINESTONE DEPOT LOS ANGELES CA     | 21.88     |
| 09/23               | CHEVRON 0209813 ANAHEIM CA               | 12.60     |
| 09/21               | NEW WONJO RESTAURANT NEW YORK NY         | 63.54     |
| 09/22               | CARLS JR 1100013 ANAHEIM CA              | 9.58      |
| 09/22               | ANTHEM OIL-ORANGE ORANGE CA              | 4.48      |
| 09/24               | THE FLAME BROILER #62 ANAHEIM CA         | 41.38     |
| 09/24               | WALGREENS #4361 FAIR LAWN NJ             | 3.87      |
| 09/24               | SUNSET BLVD MAILBOXES 9e3 LOS ANGELES CA | 312.00    |
| 09/23               | JACK IN THE BOX 3214 LOS ANGELES CA      | 6.54      |
| 09/22               | QUARTERS LOS ANGELES CA                  | 107.53    |
| 09/24               | WHOLEFDS RDW 10106 RIDGEWOOD NJ          | 15.12     |
| 09/23               | DEL TACO 0319 ORANGE CA                  | 5.58      |
| 09/23               | MCDONALD'S F33918 PATERSON NJ            | 4.36      |
| 09/25               | KILROY'S WONDER MAR GLEN ROCK NJ         | 57.22     |
| 09/24               | WENDY'S MIDLAND PARK NJ                  | 3.07      |
| 09/24               | JACK IN THE BOX 3214 LOS ANGELES CA      | 7.62      |
| 09/25               | DUNKIN #355159 FAIR LAWN NJ              | 2.29      |
| 09/24               | GOLD MEDAL SERVICE, LLC 732-390-3733 NJ  | 99.16     |
| 09/24               | STAPLES 00110304 ORANGE CA               | 18.16     |
| 09/24               | WORLD OF DISNEY - D ANAHEIM CA           | 8.61      |
| 09/24               | GERALDS QCK STOP MARKET SANTA ANA CA     | 14.48     |
| 09/25               | CHEVRON 0209813 ANAHEIM CA               | 5.67      |
| 09/25               | TACOS EL PATRON ANAHEIM CA               | 35.14     |
| 09/25               | WALGREENS #4361 FAIR LAWN NJ             | 6.35      |
| 09/25               | WALGREENS #4361 FAIR LAWN NJ             | 7.64      |
| 09/25               | MANJAL INDIAN CUISINE RIDGEWOOD NJ       | 11.75     |
| 09/25               | AMERICAN AIR0017424729712 FORT WORTH TX  | 2,386.47  |
| 122519              | 1 I LAX HKG                              |           |
|                     | 2 I HKG BKK                              |           |
|                     | 3 IX BKK HND                             |           |
|                     | 4 IO HND LAX                             |           |
| 09/26               | 76 - SUNKIST UNION COR ANAHEIM CA        | 74.49     |
| 09/26               | CheapTix*7478596471443 ctix.info NV      | 50.00     |
| 09/26               | SQ *BURGERS NEVER SAY DIE Los Angeles CA | 14.62     |
| 09/25               | DRESSBARN #230 CLIFTON NJ                | 50.48     |
| 09/25               | CARLS JR 1100013 ANAHEIM CA              | 4.64      |
| 09/26               | TRTHFDR*TRUTHFINDER.COM 888-8974556 CA   | 13.89     |
| 09/25               | WHITE CASTLE 090019 HASBROUCK HTS NJ     | 5.06      |
| 09/25               | SUBWAY 00490755 ORANGE CA                | 31.19     |
| 09/26               | TRTHFDR*TRUTHFINDER.COM 888-8974556 CA   | 2.00      |
| 09/25               | UVA BAR ANAHEIM CA                       | 150.38    |
| 09/26               | JACK IN THE BOX 3214 LOS ANGELES CA      | 7.62      |



ACCOUNT ACTIVITY (CONTINUED)

| Date of Transaction | Merchant Name or Transaction Description | \$ Amount |
|---------------------|--|-----------|
| 09/27               | QUICK CHEK #1148 WAYNE NJ                | 2.75      |
| 09/26               | THE KATI ROLL COMPANY NEW YORK NY        | 12.96     |
| 09/28               | MAYA HOOKAH LOUNGE SOMERVILLE NJ         | 30.00     |
| 09/27               | WIENERSCHNITZEL ORANGE CA                | 2.68      |
| 09/28               | TRUPANION trupanion.com WA               | 90.88     |
| 09/28               | DUNKIN #348650 Q35 HAWLEY PA             | 3.55      |
| 09/26               | THE FIREPLACE RESTAURANT PARAMUS NJ      | 11.46     |
| 09/27               | EXXONMOBIL 47973383 GLEN ROCK NJ         | 27.54     |
| 09/27               | JACK IN THE BOX 3214 LOS ANGELES CA      | 4.89      |
| 09/26               | TAQUERIA DE ANDA LA PALMA ANAHEIM CA     | 34.60     |
| 09/27               | CHEVRON 0209813 ANAHEIM CA               | 9.06      |
| 09/28               | MCDONALD'S F7037 LOS ANGELES CA          | 15.20     |
| 09/28               | DOLLAR GENERAL #17664 LAKE ARIEL PA      | 7.12      |
| 09/29               | BURGER KING #13480 HASKELL NJ            | 6.49      |
| 09/28               | DOLLAR GENERAL #17664 LAKE ARIEL PA      | 6.62      |
| 09/29               | MCDONALD'S F23105 BROOKLYN NY            | 3.81      |
| 09/28               | FIREHOUSE SUBS #913 ORANGE CA            | 19.48     |
| 09/30               | POSTMATES 421D5 BOSSA HTTPSPOSTMATE CA   | 25.29     |
| 09/30               | HINDU TEMPLE CAFETERIA SE BRIDGEWATER NJ | 5.86      |
| 09/30               | HOTELSCOM8105445665930 HOTELS.COM NV     | 1,218.60  |
| 09/28               | SHWAREHOUSE-F&B LOS ANGELES CA           | 43.84     |
| 09/30               | HINDU TEMPLE CAFETERIA SE BRIDGEWATER NJ | 1.07      |
| 09/29               | SHWAREHOUSE-F&B LOS ANGELES CA           | 150.15    |
| 09/29               | DA NONNA ROSA BROOKLYN NY                | 47.91     |
| 09/29               | JUSTINO'S PIZZERIA NEW YORK NY           | 6.54      |
| 09/30               | HINDU TEMPLE & CULTURAL BRIDGEWATER NJ   | 35.00     |
| 09/30               | HINDU TEMPLE CAFETERIA SE BRIDGEWATER NJ | 9.06      |
| 09/30               | HINDU TEMPLE & CULTURAL BRIDGEWATER NJ   | 10.00     |

FEES CHARGED

|       |                            |          |
|-------|----------------------------|----------|
| 10/01 | ANNUAL MEMBERSHIP FEE      | 450.00   |
| 10/01 | ANNUAL MEMBERSHIP FEE      | 225.00   |
|       | TOTAL FEES FOR THIS PERIOD | \$675.00 |

| 2019 Totals Year-to-Date       |          |
|--------------------------------|----------|
| Total fees charged in 2019     | \$675.00 |
| Total interest charged in 2019 | \$552.62 |

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         | 21.74%(v)(d)                 | - 0 -                            | - 0 -            |
| CASH ADVANCES     |                              |                                  |                  |
| Cash Advances     | 26.74%(v)(d)                 | - 0 -                            | - 0 -            |
| BALANCE TRANSFERS |                              |                                  |                  |
| Balance Transfer  | 21.74%(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.

