

August 2019						
S	M	T	W	T	F	S
28	29	30	31	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

**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	15 months	\$356

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

ACCOUNT SUMMARY

Account Number: 4147 2023 9876 2581	
Previous Balance	-\$170.00
Payment, Credits	-\$11,676.18
Purchases	+\$12,156.12
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	<b>\$309.94</b>
Opening/Closing Date	07/02/19 - 08/01/19
Credit Access Line	\$67,455
Available Credit	\$67,145
Cash Access Line	\$13,491
Available for Cash	\$13,491
Past Due Amount	<b>\$0.00</b>
Balance over the Credit Access Line	<b>\$0.00</b>

YOUR ACCOUNT MESSAGES

We hope you enjoy all the benefits your card has to offer and we appreciate your business. Your annual membership fee in the amount of \$675.00 will be billed on 10/01/2019. There is a transaction fee for each balance transfer and cash advance in the amount of 5.00% or \$5.00 minimum per balance transfer and 5.00% or \$10.00 minimum per cash advance. Please see the Annual Renewal Notice section of your statement disclosures for more information.

0000001 FIS33339 D 9 Y 9 01 19/08/01 Page 1 of 7 06653 MA MA 02963 21310000090000296301 0511



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

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

41472023987625810000250000030994000000009

Payment Due Date: 08/26/19  
New Balance: \$309.94  
Minimum Payment: \$25.00

Account number: 4147 2023 9876 2581

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

02963 BEX 9 21319 D  
RAM NARAYANAN  
8 HEATHER LN  
GLEN ROCK NJ 07452-2835

CARDMEMBER SERVICE  
PO BOX 1423  
CHARLOTTE NC 28201-1423

5000 16028 35923987625810

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 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 our 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.



MA04252019

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 (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/11	VIP TACOS ANAHEIM CA	36.12
07/10	WHOLEFDS RDW 10106 RIDGEWOOD NJ	14.41
07/09	CHICK-FIL-A #01892 ORANGE CA	49.32
07/09	GOTHAM CITY DINER FAIRLAWN NJ	19.90
07/10	IT'S PHO IN HOLLYWOOD LOS ANGELES CA	13.50
07/10	JACK IN THE BOX 3214 LOS ANGELES CA	5.46
07/12	NANKING INDO CHINESE RES ARTESIA CA	19.35
07/11	TUMMY STUFFER ANAHEIM CA	31.68
07/10	GOTHAM CITY DINER FAIRLAWN NJ	20.00
07/11	JACK IN THE BOX 3214 LOS ANGELES CA	6.34
07/11	SHELL OIL 57444404305 ARTESIA CA	65.68
07/11	DRESSBARN #230 CLIFTON NJ	18.99
07/11	TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ	15.86
07/12	THELEWALA NEW YORK NY	7.49
07/12	WHOLEFDS RDW 10106 RIDGEWOOD NJ	2.70
07/13	BLU JAM CAFE LOS ANGELES CA	68.82
07/13	POSTMATES 421D5 FROMAN HTTPSPOSTMATE CA	22.13
07/12	JACK IN THE BOX 3214 LOS ANGELES CA	6.34
07/13	FLOYDS 99 BARBERSHOP LOS ANGELES CA	61.00
07/13	THELEWALA NEW YORK NY	7.61
07/13	BOBS BIG BOY BURBANK CA	45.08
07/15	OFF THE GRILL CLIFTON NJ	47.76
07/13	GOTHAM CITY DINER FAIRLAWN NJ	9.00
07/15	OFF THE GRILL CLIFTON NJ	5.31
07/12	GOTHAM CITY DINER FAIRLAWN NJ	20.70
07/13	TARGET 00018846 WEST HOLLYWOO CA	88.07
07/14	CANCUN JUICE ANAHEIM CA	30.63
07/13	ARUNA THREADING STUDIO 2 WEST HOLLYWOO CA	16.00
07/14	STAPLES 00110304 ORANGE CA	16.87
07/14	ON THE BORDER PARAMUS NJ	63.49
07/15	7-ELEVEN 18533 LOS ANGELES CA	10.98
07/14	THE STINKING ROSE LA BEVERLY HILLS CA	131.79
07/14	GOTHAM CITY DINER FAIRLAWN NJ	14.00
07/15	CHEVRON 0090458 LOS ANGELES CA	68.45
07/15	WHOLEFDS RDW 10106 RIDGEWOOD NJ	13.89
07/14	CARLS JR 1100013 ANAHEIM CA	9.69
07/14	YASMEEN MEDITERRANEAN 973-9283766 NJ	21.32
07/16	TWC*TIME WARNER CABLE 888-TWCABLE CA	135.87
07/16	TST* WABA GRILL - ANAHEIM ANAHEIM CA	26.69
07/16	MAPLE ROCK EXXON GLEN ROCK NJ	409.60
07/15	JACK IN THE BOX 3214 LOS ANGELES CA	6.34
07/16	TARGET 00024828 BREA CA	174.96
07/16	POSTMATES 421D5 BOSSA HTTPSPOSTMATE CA	25.18
07/16	SQ *MEGA AIRPORT PARKING Lennox CA	105.45
07/17	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	11.50
07/17	WOROCO FAIR LAWN NJ	48.08
07/16	DEL TACO 0319 ORANGE CA	19.04
07/17	BORDER GRILL TBIT LAX LOS ANGELES CA	25.32
07/17	GOTHAM CITY DINER FAIRLAWN NJ	20.70
07/17	THE FIREPLACE RESTAURANT PARAMUS NJ	9.22
07/18	THE ST.REGIS BANGKOK BANGKOK	1,600.18
07/19	07/19 BAHT	
	49,258.51 X 0.032485351 (EXCHG RATE)	
07/19	TOYS R US(1904_C.WORLD) BANGKOK	50.43
07/20	07/20 BAHT	
	1,550.00 X 0.032535483 (EXCHG RATE)	
07/19	ONE PRICE DRY CLEANING SADDLE BROOK NJ	27.75
07/19	GRAND HYATT ERAWAN BANGKO BANGKOK	30.64
07/21	07/21 BAHT	
	941.60 X 0.032540356 (EXCHG RATE)	
07/20	MIXX DISCOTHEQUE BANGKOK	39.05
07/21	07/21 BAHT	
	1,200.00 X 0.032541666 (EXCHG RATE)	
07/20	VENCHI MANHATTAN NY	7.08
07/19	UNION SQUARE CAFE NEW YORK NY	13.06
07/20	MIXX DISCOTHEQUE BANGKOK	39.05
07/21	07/21 BAHT	
	1,200.00 X 0.032541666 (EXCHG RATE)	
07/20	MIXX DISCOTHEQUE BANGKOK	78.09



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
	07/21 BAHT 2,400.00 X 0.032537500 (EXCHG RATE)	
07/18	SARKU JAPAN SUSHI BAR 178 PARAMUS NJ	8.72
07/19	KOI RESTAURANT BANGKOK 07/20 BAHT 588.50 X 0.032540356 (EXCHG RATE)	19.15
07/20	KRISHNA'S ASIAN TREASURES BANGKOK 07/21 BAHT 1,100.00 X 0.032536363 (EXCHG RATE)	35.79
07/20	MIXX DISCOTHEQUE BANGKOK 07/21 BAHT 1,500.00 X 0.032540000 (EXCHG RATE)	48.81
07/20	DOSA KING BANGKOK 07/21 BAHT 534.00 X 0.032546816 (EXCHG RATE)	17.38
07/20	MIXX DISCOTHEQUE BANGKOK 07/21 BAHT 600.00 X 0.032533333 (EXCHG RATE)	19.52
07/20	MIXX DISCOTHEQUE BANGKOK 07/21 BAHT 2,200.00 X 0.032536363 (EXCHG RATE)	71.58
07/19	LEVELS CLUB AND LOUNGE BANGKOK 07/20 BAHT 2,700.00 X 0.032537037 (EXCHG RATE)	87.85
07/20	MIXX DISCOTHEQUE BANGKOK 07/21 BAHT 600.00 X 0.032533333 (EXCHG RATE)	19.52
07/18	ZUMA RESTAURANT BANGKOK 07/20 BAHT 1,871.43 X 0.032536616 (EXCHG RATE)	60.89
07/19	GRAND HYATT ERAWAN BANGKO BANGKOK 07/21 BAHT 370.29 X 0.032542061 (EXCHG RATE)	12.05
07/20	MIXX DISCOTHEQUE BANGKOK 07/21 BAHT 600.00 X 0.032533333 (EXCHG RATE)	19.52
07/20	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	11.50
07/19	GRAND HYATT ERAWAN BANGKO BANGKOK 07/21 BAHT 1,269.57 X 0.032538576 (EXCHG RATE)	41.31
07/20	MIXX DISCOTHEQUE BANGKOK 07/21 BAHT 4,720.00 X 0.032538135 (EXCHG RATE)	153.58
07/20	MIXX DISCOTHEQUE BANGKOK 07/21 BAHT 600.00 X 0.032533333 (EXCHG RATE)	19.52
07/21	TST* STICKY S FINGER JOIN NEW YORK NY	7.25
07/21	KHYBER PASS RESTAURANT NEW YORK NY	35.32
07/20	JUSTINO'S PIZZERIA NEW YORK NY	6.54
07/21	MIXX DISCOTHEQUE BANGKOK 07/22 BAHT 5,000.00 X 0.032538000 (EXCHG RATE)	162.69
07/20	FLAMENCO BANGKOK 07/22 BAHT 682.75 X 0.032544855 (EXCHG RATE)	22.22
07/20	THE KATI ROLL COMPANY NEW YORK NY	6.48
07/20	FLAMENCO BANGKOK 07/22 BAHT 682.75 X 0.032544855 (EXCHG RATE)	22.22
07/21	TST* GIORGIO S OF GRAMERC NEW YORK NY	152.29
07/21	CHARCOAL BANGKOK 07/22 BAHT 1,175.82 X 0.032538994 (EXCHG RATE)	38.26
07/20	CITYMALL FOOD CO.,LTD. BANGKOK 07/22 BAHT 682.75 X 0.032544855 (EXCHG RATE)	22.22
07/20	IRVINGTON 212-7506361 NY	61.62
07/21	MIXX DISCOTHEQUE BANGKOK 07/22 BAHT 1,640.00 X 0.032536585 (EXCHG RATE)	53.36
07/22	GROUPON INC GROUPON.COM IL	111.20
07/22	GULF OIL 91213875 WAYNE NJ	3.00
07/21	THECAULDRONNYC_1 NEW YORK NY	60.35
07/22	CITY OF ANAHEIM UTILITY 714-7654450 CA	76.54

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/22	CITY OF ANAHEIM UTILITY 714-7654450 CA	713.63
07/21	STAPLES 00104620 CLIFTON NJ	158.06
07/21	WENDY'S MIDLAND PARK NJ	2.44
07/22	GOTHAM CITY DINER FAIRLAWN NJ	20.70
07/23	SF CINEMA CITY/SFW BANGKOK	13.00
07/24	BAHT	
	400.00 X 0.032500000 (EXCHG RATE)	
07/23	OSKAR-BANGKOK BANGKOK	24.10
07/24	BAHT	
	741.51 X 0.032501247 (EXCHG RATE)	
07/23	BASH BANGKOK	42.26
07/24	BAHT	
	1,300.00 X 0.032507692 (EXCHG RATE)	
07/23	MERCURY*INSURANCE 888-637-2176 CA	233.58
07/23	LEVELS CLUB AND LOUNGE BANGKOK	175.20
07/24	BAHT	
	5,390.00 X 0.032504638 (EXCHG RATE)	
07/23	DUANE READE #14126 NEW YORK NY	11.77
07/23	SUKISHI BBQ-CT WORLD 2 BANGKOK	52.85
07/24	BAHT	
	1,626.00 X 0.032503075 (EXCHG RATE)	
07/23	LEVELS CLUB AND LOUNGE BANGKOK	144.65
07/24	BAHT	
	4,450.00 X 0.032505617 (EXCHG RATE)	
07/23	SF WORLD CINEMA BANGKOK	11.99
07/24	BAHT	
	369.00 X 0.032493224 (EXCHG RATE)	
07/23	DOSA KING BANGKOK	16.09
07/24	BAHT	
	495.00 X 0.032505050 (EXCHG RATE)	
07/23	BASH BANGKOK	18.20
07/24	BAHT	
	560.00 X 0.032500000 (EXCHG RATE)	
07/23	BASH BANGKOK	78.01
07/24	BAHT	
	2,400.00 X 0.032504166 (EXCHG RATE)	
07/24	DUNKIN' MOBILE 800-447-0013 MA	10.00
07/24	MC THAI (CENTRAL WORLD 6 BANGKOK	5.67
07/25	BAHT	
	175.00 X 0.032400000 (EXCHG RATE)	
07/24	ASIA BOOKS -C.WORLD F.6 BANGKOK	58.81
07/25	BAHT	
	1,815.00 X 0.032402203 (EXCHG RATE)	
07/24	FOOD EMPORIUM 1956 NEW YORK NY	5.59
07/24	THELEWALA NEW YORK NY	7.49
07/25	SHOPRITE LQRS PARAMUS PARAMUS NJ	79.09
07/24	ZUMA RESTAURANT BANGKOK	46.94
07/26	BAHT	
	1,447.71 X 0.032423620 (EXCHG RATE)	
07/25	MIXX DISCOTHEQUE BANGKOK	33.72
07/26	BAHT	
	1,040.00 X 0.032423076 (EXCHG RATE)	
07/25	MIXX DISCOTHEQUE BANGKOK	163.41
07/26	BAHT	
	5,040.00 X 0.032422619 (EXCHG RATE)	
07/25	MIXX DISCOTHEQUE BANGKOK	23.99
07/26	BAHT	
	740.00 X 0.032418918 (EXCHG RATE)	
07/25	MIXX DISCOTHEQUE BANGKOK	19.45
07/26	BAHT	
	600.00 X 0.032416666 (EXCHG RATE)	
07/25	BOBBY VANS GRILL & STEAKH NEW YORK NY	278.64
07/25	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	13.00
07/25	MIXX DISCOTHEQUE BANGKOK	138.12
07/26	BAHT	
	4,260.00 X 0.032422535 (EXCHG RATE)	
07/25	MIXX DISCOTHEQUE BANGKOK	18.80
07/26	BAHT	
	580.00 X 0.032413793 (EXCHG RATE)	
07/27	MIXX DISCOTHEQUE BANGKOK	18.87
07/28	BAHT	
	580.00 X 0.032534482 (EXCHG RATE)	
07/26	ABOVE ELEVEN BANGKOK	111.82
07/27	BAHT	





ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
	3,436.84 X 0.032535701 (EXCHG RATE)	
07/25	CLIFTON CITGO CLIFTON NJ	49.00
07/27	CURRY IN A HURRY NEW YORK NY	16.86
07/26	FOOD EMPORIUM 1956 NEW YORK NY	5.16
07/27	MIXX DISCOTHEQUE BANGKOK	48.80
	07/28 BAHT	
	1,500.00 X 0.032533333 (EXCHG RATE)	
07/27	WALGREENS #4361 FAIR LAWN NJ	4.46
07/26	WHOLEFDS RDW 10106 RIDGEWOOD NJ	10.00
07/25	7-ELEVEN 39049 CLIFTON NJ	5.90
07/26	FOOD EMPORIUM 1956 NEW YORK NY	5.53
07/26	WHOLEFDS RDW 10106 RIDGEWOOD NJ	10.14
07/27	BENARES WYCKOFF NJ	401.41
07/27	GRAND HYATT ERAWAN BANGKO BANGKOK	27.54
	07/28 BAHT	
	846.38 X 0.032538576 (EXCHG RATE)	
07/26	GRAND HYATT ERAWAN BANGKO BANGKOK	26.03
	07/28 BAHT	
	800.00 X 0.032537500 (EXCHG RATE)	
07/27	MIXX DISCOTHEQUE BANGKOK	63.12
	07/28 BAHT	
	1,940.00 X 0.032536082 (EXCHG RATE)	
07/25	CHARCOAL BANGKOK	83.29
	07/27 BAHT	
	2,559.98 X 0.032535410 (EXCHG RATE)	
07/27	MIXX DISCOTHEQUE BANGKOK	28.31
	07/28 BAHT	
	870.00 X 0.032540229 (EXCHG RATE)	
07/27	TKTS / THEATER TIX NEW YORK NY	135.00
07/28	TRUPANION trupanion.com WA	69.91
07/27	ZUMA RESTAURANT BANGKOK	74.37
	07/29 BAHT	
	2,285.65 X 0.032537790 (EXCHG RATE)	
07/27	ADRIENNES PIZZA BAR NEW YORK NY	63.35
07/28	MIXX DISCOTHEQUE BANGKOK	118.11
	07/29 BAHT	
	3,630.00 X 0.032537190 (EXCHG RATE)	
07/27	BACCARAT NYFOOD&BEVRGE NEW YORK NY	73.33
07/28	SELECT SERVICE PARTNER (B SAMUTPRAKAN	13.93
	07/29 BAHT	
	428.00 X 0.032546728 (EXCHG RATE)	
07/29	RESTAURANG SALLYS STOCKHOLM	16.57
	07/30 SWEDISH KRONA	
	157.00 X 0.105541401 (EXCHG RATE)	
07/29	SE906 C STOCKHOLM STOCKHOLM	15.83
	07/30 SWEDISH KRONA	
	150.00 X 0.105533333 (EXCHG RATE)	
07/29	NYA*Rena Sitsen AB 705983210	1.06
	07/30 SWEDISH KRONA	
	10.00 X 0.106000000 (EXCHG RATE)	
07/29	7-ELEVEN 4215172 STOCKHOLM	2.74
	07/30 SWEDISH KRONA	
	26.00 X 0.105384615 (EXCHG RATE)	
07/29	Red City Buses AB Stockholm	47.48
	07/30 SWEDISH KRONA	
	450.00 X 0.105511111 (EXCHG RATE)	
07/29	SumUp *Amare Taxi SUNDBYBERG	70.91
	07/30 SWEDISH KRONA	
	672.00 X 0.105520833 (EXCHG RATE)	
07/29	KILROY'S WONDER MAR GLEN ROCK NJ	36.19
07/29	C1 - WANDERLUST BURGER B NEWARK NJ	17.56
07/28	THE ST.REGIS BANGKOK BANGKOK	104.71
	07/30 BAHT	
	3,220.24 X 0.032516209 (EXCHG RATE)	
07/28	FINANCIER PATISSERIE NEW YORK NY	29.12
07/30	ENTRE VASTRA VALVET 10 STOCKHOLM	9.52
	07/31 SWEDISH KRONA	
	90.00 X 0.105777777 (EXCHG RATE)	
07/29	BRUNOS BILDVERKSTAD AB STOCKHOLM	12.70
	07/31 SWEDISH KRONA	
	120.00 X 0.105833333 (EXCHG RATE)	
07/29	MCDONALD'S M5968 OF CA LOS ANGELES CA	11.14
07/30	IT'S PHO IN HOLLYWOOD LOS ANGELES CA	32.38

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/29	MAX STOCKHOLM VASAGATAN STOCKHOLM	10.58
07/31	SWEDISH KRONA	
	100.00 X 0.105800000 (EXCHG RATE)	
07/29	ANTHEM OIL-ORANGE ORANGE CA	50.74
07/29	MAX STOCKHOLM VASAGATAN STOCKHOLM	1.48
07/31	SWEDISH KRONA	
	14.00 X 0.105714285 (EXCHG RATE)	
07/29	CHI DYNASTY LOS ANGELES CA	27.13
07/30	MCDONALD'S F18368 LOS ANGELES CA	6.10
08/01	VAU DE VILLE STOCKHOLM	26.39
08/01	SWEDISH KRONA	
	252.00 X 0.104722222 (EXCHG RATE)	
07/30	SE906 C STOCKHOLM STOCKHOLM	22.52
08/01	SWEDISH KRONA	
	215.00 X 0.104744186 (EXCHG RATE)	
07/31	REST THE BULL O BEAR INN STOCKHOLM	15.19
08/01	SWEDISH KRONA	
	145.00 X 0.104758620 (EXCHG RATE)	
07/30	SHELL OIL 57444406003 LOS ANGELES CA	67.89
07/30	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	39.72
07/31	NOVA RHINESTONE DEPOT LOS ANGELES CA	21.88
07/30	MAX STOCKHOLM VASAGATAN STOCKHOLM	9.11
08/01	SWEDISH KRONA	
	87.00 X 0.104712643 (EXCHG RATE)	
07/31	7-ELEVEN STOCKHOLM	8.59
08/01	SWEDISH KRONA	
	82.00 X 0.104756097 (EXCHG RATE)	
07/31	IZ *VEGO SCHMEGAN DANDERYD	14.66
08/01	SWEDISH KRONA	
	140.00 X 0.104714285 (EXCHG RATE)	
07/31	NORDISKA MUSEETS ENTRE STOCKHOLM	14.66
08/01	SWEDISH KRONA	
	140.00 X 0.104714285 (EXCHG RATE)	
08/01	NANKING INDO CHINESE RES ARTESIA CA	36.72
07/31	MAX STOCKHOLM VASAGATAN STOCKHOLM	10.16
08/01	SWEDISH KRONA	
	97.00 X 0.104742268 (EXCHG RATE)	
07/31	7-ELEVEN 4216125 STOCKHOLM	3.35
08/01	SWEDISH KRONA	
	32.00 X 0.104687500 (EXCHG RATE)	
07/31	VAU DE VILLE STOCKHOLM	8.80
08/01	SWEDISH KRONA	
	84.00 X 0.104761904 (EXCHG RATE)	
07/30	YUCCA MARKET LOS ANGELES CA	10.14

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
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	22.24%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	27.24%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	22.24%(v)(d)	- 0 -	- 0 -

31 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.