

February 2021							
S	M	T	W	T	F	S	
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	1	2	3	4	5	6	
7	8	9	10	11	12	13	

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.

ACCOUNT SUMMARY

Account Number: 4147 2024 4327 4921	
Previous Balance	\$317.82
Payment, Credits	-\$5,943.43
Purchases	+\$5,494.20
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	-\$131.41
Opening/Closing Date	01/02/21 - 02/01/21
Credit Access Line	\$59,060
Available Credit	\$59,060
Cash Access Line	\$2,953
Available for Cash	\$2,953
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

You have a credit balance, so no payment is required. You may make charges against the credit or request a refund by contacting Cardmember Service at the address above. If after 6 months the credit balance is \$1.00 or more, we will refund the credit within 30 days.

We have taken steps to update your servicing options when you call. You now have the choice of using our automated system for convenient self-service options as well as access to a Specialist 24/7 by pressing 0 at any time.



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

Make your payment at
[chase.com/paycard](#)

16651 BEX 9 03221 D
RAM NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452-2835

You have a credit balance of -\$131.41.
You do not have to make a payment at this time.

Account number: 4147 2024 4327 4921

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

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

New Balance
-\$131.41
Minimum Payment Due
\$0.00
Payment Due Date
02/26/21

ULTIMATE REWARDS® SUMMARY	
Previous points balance	184,068
+ 3 Points per \$1 earned on travel	3,174
+ 3 Points per \$1 earned on dining	7,679
+ 1 Point per \$1 on all other purchases	1,413
+ 7X Points earned on Lyft	225
+ Bonus on purchases at grocery stores	202
Total points available for redemption	196,761

Start redeeming today. Visit Ultimate Rewards® at
www.ultimaterewards.com

Get an annual travel credit for your first \$300 in travel purchases.
Earn 3X points on travel purchases thereafter.

To contact us regarding your account:

	In U.S. for Customer Service Specialist 1-800-436-7970 Spanish 1-800-436-7970 Pay by phone 1-800-436-7958 International 1-614-776-7050 We accept operator relay calls		Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298		Mail Payments to: P.O. Box 1423 Charlotte, NC 28201-1423		Visit Our Website: www.chase.com/cardhelp
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Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureau: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any Of Your Account(s): 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.

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To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.

ACCOUNT ACTIVITY

Date of Transaction

Merchant Name or Transaction Description

\$ Amount

PAYMENTS AND OTHER CREDITS

01/02	Payment Thank You - Web	-317.82
12/31	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	-12.80
12/31	GRIMALDI'S PIZZA #02206 LAS VEGAS NV	-52.43
01/04	Payment Thank You - Web	-1,509.93
01/06	Payment Thank You - Web	-482.84
01/08	Payment Thank You - Web	-544.53
01/11	Payment Thank You - Web	-401.95
11/08	DREAM LOS ANGELES LOS ANGELES CA	-100.00
01/14	Payment Thank You - Web	-536.69
01/15	Payment Thank You - Web	-536.69
01/23	Payment Thank You - Web	-314.53
01/22	DOORDASH CREDIT	-21.26
01/25	DOORDASH CREDIT	-8.16
01/27	Payment Thank You - Web	-317.13
01/30	Payment Thank You - Web	-390.84
01/31	Payment Thank You - Web	-390.84
01/31	DOORDASH CREDIT	-4.99

PURCHASE

01/01	SHELL OIL 57443332507 NIPTON CA	60.00
01/01	PARASOL DOWN BAR 702-770-2540 NV	22.76
01/02	CHEVRON 0209813 ANAHEIM CA	15.93
12/31	BREATHE OXYGEN BAR LAS VEGAS NV	86.36
01/01	DEL TACO #905-BAKER BAKER CA	11.15
01/01	WYNN LAS VEGAS HOTEL LAS VEGAS NV	9.59
01/01	WING LEI RESTAURANT/BA 702-770-2540 NV	345.75
01/01	WING LEI RESTAURANT/BA 702-770-2540 NV	35.35
01/01	7-ELEVEN 24087 MIDLAND PARK NJ	10.03
01/02	STEEL WHEEL TAVERN RIDGEWOOD NJ	106.70
01/01	WYNN LAS VEGAS HOTEL LAS VEGAS NV	806.31
01/02	CARLS JR 1100013 ANAHEIM CA	7.84
01/02	WIENERSCHNITZEL ORANGE CA	10.85
01/01	CHIT CHAT DINER HACKENSACK NJ	26.82
01/02	ROCK FARMERS MARKET GLEN ROCK NJ	20.97
01/01	DESANO PIZZA BAKERY LA LOS ANGELES CA	33.40
12/31	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	12.80
12/31	GRIMALDI'S PIZZA #02206 LAS VEGAS NV	52.43
01/02	ASIAN FUSION OF GLEN ROCK GLEN ROCK NJ	15.99
01/03	TARGET 00018846 WEST HOLLYWOO CA	111.73
01/02	THE HOME DEPOT 6893 FULLERTON CA	45.20
01/04	CHEVRON 0209813 ANAHEIM CA	57.53
01/03	VERIZON WRLS 28076-01 HOLLYWOOD CA	21.87
01/04	THE RIVER PALM TERRACE 201-224-2013 NJ	75.91
01/03	VERIZON WRLS 28076-01 HOLLYWOOD CA	54.73
01/04	7-ELEVEN 24087 MIDLAND PARK NJ	10.03
01/04	MCDONALD'S F18637 PARAMOUNT CA	6.82
01/05	DUNKIN' MOBILE 800-447-0013 MA	25.00
01/06	MCDONALD'S F33918 PATERSON NJ	2.14
01/05	JACK IN THE BOX 3214 LOS ANGELES CA	11.15
01/06	Subway 49075 Orange CA	43.35
01/06	DELTA AIR 0062438795611 DELTA.COM CA	196.80
020221	1 V LAX ATL	
	2 V ATL LAX	
01/05	7-ELEVEN 39456 LOS ANGELES CA	1.63
01/06	DELTA AIR 0062438795612 DELTA.COM CA	196.80
020221	1 V LAX ATL	
	2 V ATL LAX	
01/05	TACOS EL PATRON ANAHEIM CA	35.29
01/06	JOHNNY & HANGES FAIR LAWN NJ	15.52
01/06	JACK IN THE BOX 3214 LOS ANGELES CA	8.52
01/06	7-ELEVEN 26314 ORANGE CA	4.29
01/07	DOLLAR TREE FAIR LAWN NJ	3.73
01/08	BURGER KING #517 Q07 MIDLAND PARK NJ	1.59
01/09	CHEVRON 0209813 ANAHEIM CA	9.50
01/09	POSTMATES 421D5 CALIFO HTTPSPOSTMATE CA	23.64

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/07	JACK IN THE BOX 3214 LOS ANGELES CA	6.56
01/08	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	35.73
01/09	Subway 50477 Los Angeles CA	8.56
01/07	THE HOME DEPOT 6893 FULLERTON CA	3.20
01/08	CHEVRON 0206037 LOS ANGELES CA	64.12
01/07	IN N OUT BURGER 182 ORANGE CA	30.22
01/08	AMERICAN AIR0012152179787 FORT WORTH TX	114.60
011121	1 S LAX DFW	
	2 I DFW EWR	
01/08	THE HINDU TEMPLE SOCIETY 718-460-8484 NY	71.00
01/08	JACK IN THE BOX 3214 LOS ANGELES CA	6.56
01/08	ASIAN FUSION OF GLEN ROCK GLEN ROCK NJ	10.13
01/09	CARLS JR 1100013 ANAHEIM CA	12.91
01/08	GRISSINI RESTAURANT ENGLEWD CLIFF NJ	99.16
01/09	WIENERSCHNITZEL ORANGE CA	5.04
01/11	TST* VELVET TACO - DALLAS DALLAS TX	33.83
01/11	TST* PAPILLES LOS ANGELES CA	30.64
01/11	LAX AIRP DUNKIN DONUTS LOS ANGELES CA	15.83
01/12	GASLIGHT DALLAS TX	95.30
01/12	CVS/PHARMACY #01072 GLEN ROCK NJ	18.96
01/13	TST* YARDBIRD SOUTHERN TA DALLAS TX	61.72
01/12	WTC SUNDRIES DALLAS TX	13.83
01/12	9DALLAS MKT CR11899804 DALLAS TX	25.98
01/13	THE RIVER PALM TERRACE 201-224-2013 NJ	53.51
01/13	TST* YARDBIRD SOUTHERN TA DALLAS TX	169.98
01/14	GRIMALDI'S PIZZA #03301 DALLAS TX	78.74
01/14	POSTMATES 421D5 VELVET HTTPSPOSTMATE CA	24.19
01/13	9DALLAS MKT CR11899804 DALLAS TX	9.20
01/16	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	12.80
01/16	THE RIVER PALM TERRACE 201-224-2013 NJ	66.31
01/16	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	1.60
01/14	WTC SUNDRIES DALLAS TX	6.47
01/15	7-ELEVEN 24087 MIDLAND PARK NJ	2.29
01/15	POSTMATES TIP HTTPSPOSTMATE CA	2.90
01/15	9DALLAS MKT CR11899804 DALLAS TX	15.21
01/16	WHOLEFDS RDW 10106 RIDGEWOOD NJ	10.64
01/15	CPK A DFW DALLAS TX	37.25
01/15	CIRCLE K DEALER #05894 DALLAS TX	20.40
01/16	POSTMATES 421D5 CHICK HTTPSPOSTMATE CA	20.77
01/17	MCDONALD'S F33918 PATERSON NJ	8.62
01/16	BURGER KING #517 Q07 MIDLAND PARK NJ	12.26
01/18	LYFT RIDE MON 11AM 855-865-9553 CA	32.11
01/17	OLIVE GARDEN 0024414 PARAMUS NJ	87.23
01/19	MAPLE ROCK EXXON GLEN ROCK NJ	135.78
01/19	TST* PAPILLES LOS ANGELES CA	30.64
01/19	CHEVRON 0209813 ANAHEIM CA	56.33
01/19	THE HOME DEPOT 6893 FULLERTON CA	5.89
01/20	Subway 49075 Orange CA	53.57
01/19	STAPLES 00110304 ORANGE CA	13.64
01/19	TACOS EL PATRON ANAHEIM CA	40.30
01/19	JACK IN THE BOX 3214 LOS ANGELES CA	7.00
01/20	7-ELEVEN 39570 LOS ANGELES CA	10.34
01/20	7-ELEVEN 26314 ORANGE CA	6.81
01/20	JACK IN THE BOX 3214 LOS ANGELES CA	7.00
01/22	QUALITY HOME CARE PROV 201-585-9233 NJ	19.63
01/21	CHEVRON 0090458 LOS ANGELES CA	15.30
01/21	JACK IN THE BOX 3214 LOS ANGELES CA	8.30
01/22	DOORDASH*JON & VINNYS WWW.DOORDASH. CA	21.26
01/22	WALLYS LIQUOR MARKET LOS ANGELES CA	31.80
01/21	DUNKIN' MOBILE 800-447-0013 MA	25.00
01/22	JACK IN THE BOX 3214 LOS ANGELES CA	7.33
01/23	CVS/PHARMACY #01072 GLEN ROCK NJ	5.23
01/24	TST* THAI DINER NEW YORK NY	44.42
01/23	MCDONALD'S F18637 PARAMOUNT CA	21.91
01/23	CARLS JR 1100013 ANAHEIM CA	16.22
01/22	ANTHEM OIL-ORANGE ORANGE CA	54.41
01/23	DELANCEY VILLAGE LOS ANGELES CA	23.00



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/25	Subway 49075 Orange CA	53.25
01/25	POSTMATES 421D5 CALIFO HTTPSPOSTMATE CA	16.30
01/25	DOORDASH*JON & VINNYS WWW.DOORDASH. CA	8.16
01/24	IN N OUT BURGER 102 HOLLYWOOD CA	9.96
01/25	7-ELEVEN 26314 ORANGE CA	12.47
01/25	JACK IN THE BOX 3214 LOS ANGELES CA	7.00
01/25	ANTHEM OIL-ORANGE ORANGE CA	53.60
01/25	7-ELEVEN 39456 LOS ANGELES CA	12.08
01/26	BURGER KING #517 Q07 MIDLAND PARK NJ	1.59
01/26	DEL TACO 0319 ORANGE CA	5.57
01/27	PANERA BREAD #601471 P RAMSEY NJ	8.60
01/26	STAPLES 00110304 ORANGE CA	12.77
01/27	CANCUN JUICE ANAHEIM CA	37.23
01/27	TST* PARIS BAGUETTE - 250 LOS ANGELES CA	8.99
01/27	MCDONALD'S F33918 PATERSON NJ	4.27
01/26	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	35.73
01/28	Trupanion trupanion.com WA	102.01
01/27	MCDONALD'S F18637 PARAMOUNT CA	4.39
01/27	JACK IN THE BOX 3214 LOS ANGELES CA	7.00
01/29	PANERA BREAD #601494 O 201-794-2790 NJ	9.68
01/28	CHEVRON 0209813 ANAHEIM CA	67.86
01/29	SHELL OIL 57445865207 ANAHEIM CA	5.67
01/29	Subway 17946 Anaheim CA	29.40
01/30	CHIPOTLE 1413 LOS ANGELES CA	12.21
01/29	JACK IN THE BOX 3214 LOS ANGELES CA	9.36
01/28	BURGER KING #517 Q07 MIDLAND PARK NJ	6.16
01/28	TACOS EL PATRON ANAHEIM CA	28.64
01/30	POSTMATES 421D5 CALIFO HTTPSPOSTMATE CA	39.79
01/29	CHEVRON 0090458 LOS ANGELES CA	8.74
01/30	WALGREENS #4361 FAIR LAWN NJ	4.36
01/31	DOORDASH*JON & VINNYS WWW.DOORDASH. CA	4.99
01/30	CARLS JR 1100013 ANAHEIM CA	11.06
01/30	LA CITY PARKING METER LOS ANGELES CA	.75
01/30	MCDONALD'S F2418 ORANGE CA	23.02
01/31	BLU JAM CAFE HWD ONLINE CANOGA PARK CA	42.76
01/31	STOP & SHOP 0820 RIDGEWOOD NJ	37.51

2021 Totals Year-to-Date	
Total fees charged in 2021	\$0.00
Total interest charged in 2021	\$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 -

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.
*Includes interest charges on Late or Return Payment fees.
**This My Chase Loan has expired. Interest will continue to accrue on this My Chase Loan balance until it is paid in full.

