

December 2021						
S	M	T	W	T	F	S
28	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

New Balance

\$460.31

Minimum Payment Due

\$40.00

Payment Due Date

12/26/21

ULTIMATE REWARDS®

SUMMARY

Previous points balance	262,499
+ 3 Points per \$1 earned on travel	487
+ 3 Points per \$1 earned on dining	10,713
+ 1 Point per \$1 on all other purchases	1,565
- Points redeemed this statement period	262,079
Total points available for redemption	13,185

Learn more about your rewards and start redeeming today. Visit Chase Ultimate Rewards® at www.UltimateRewards.com

Earn an annual travel credit for your first \$300 in travel purchases and earn 3x points on travel purchases after that. Earn more when you purchase travel on Ultimate Rewards® - 5x points total on air travel and 10x points total on hotels and car rentals. Plus, earn 3x points on dining at restaurants, around the corner or around the world, and 10x points total on Chase Dining purchases.

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	13 months	\$516

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

ACCOUNT SUMMARY

Account Number: 4147 2025 1268 6062	
Previous Balance	\$851.57
Payment, Credits	-\$5,863.61
Purchases	+\$5,472.35
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$460.31
Opening/Closing Date	11/02/21 - 12/01/21
Credit Access Line	\$64,160
Available Credit	\$63,699
Cash Access Line	\$3,208
Available for Cash	\$3,208
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

'ALERT': The US Postal Service announced that mail may take up to 2 additional days to arrive starting October 1, 2021. This may impact delivery of mailed statements to you and mailed payments to us. Consider enrolling in paperless statements, online payments, and payment alerts to avoid any impacts. To enroll visit chase.com/paperless.

Auto Rental Collision Damage Waiver Update

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Page 1 of 4

06653 MA MA 16177 33510000100001617701

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

Make your payment at
chase.com/paycard

Payment Due Date:	12/26/21
New Balance:	\$460.31
Minimum Payment Due:	\$40.00
Account number: 4147 2025 1268 6062	

16177 BEX 9 33521 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:

	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): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer,

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- the date of the transaction – for new purchases, balance transfers, overdraft advances, cash advances, or My Chase Loans;
- the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How To Avoid Paying Interest On Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account (or Interest Saving Balance) in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance (or Interest Saving Balance) in full each month.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.



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

YOUR ACCOUNT MESSAGES (CONTINUED)

The timeframe for reporting theft or damage is now extended from 60 days to 100 days and the time to file a claim is extended from 100 days to 120 days. Please see your updated guide to benefits at www.chasebenefits.com/sapphirereserve2.

& Item was transferred from lost / stolen account.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
11/02	Payment Thank You - Web	-1,117.72
11/10	Payment Thank You - Web	-833.22
11/13	Payment Thank You - Web	-849.86
11/15	UBR POSTMATES 800-592-8996 CA	-16.38
11/15	Offer:Burger King	-1.02
11/17	Payment Thank You - Web	-415.76
11/18	& ERENTERPLAN0880 INSURA IRVINE CA	-158.39
11/22	Payment Thank You - Web	-760.61
11/24	Payment Thank You - Web	-1,031.05
11/30	Payment Thank You - Web	-679.60
PURCHASE		
11/01	UBER TRIP HELP.UBER.COM CA	51.75
11/01	UBR POSTMATES HELP.UBER.COM CA	21.03
10/29	INDIA PALACE RAHWAY NJ	173.43
11/02	UBER EATS HELP.UBER.COM CA	19.94
11/02	WHOLEFDS PAR 10279 PARAMUS NJ	.79
11/03	WOK WOK SOUTHEAST ASIAN K NEW YORK NY	18.74
11/02	SARKU JAPAN TERIYAKI & SU PARAMUS NJ	11.92
11/04	FUEL II FAIR LAWN NJ	50.96
11/04	UBR POSTMATES HELP.UBER.COM CA	23.51
11/04	GRACE STREET NEW YORK NY	14.15
11/06	WAL-MART #2546 ORANGE CA	8.59
11/05	MAN HING FAIR LAWN NJ	26.42
11/06	MCDONALD'S F2418 ORANGE CA	17.53
11/05	QUICK CHEK FOOD STR CLARK NJ	10.95
11/04	TURNTABLE NEW YORK NY	27.32
11/05	BEVERAGE SHOP RAHWAY NJ	3.51
11/05	ANAHEIM EYE MEDICAL GR ANAHEIM CA	8.00
11/06	MR CHOW OF LA BEVERLY HILLS CA	352.60
11/07	CHEVRON 0090458 LOS ANGELES CA	28.17
11/08	UBER PASS HELP.UBER.COM CA	9.99
11/08	& PANERA BREAD #601668 O 201-389-0503 NJ	9.59
11/05	INDIA PALACE RAHWAY NJ	155.70
11/08	KILROY'S WONDER MAR GLEN ROCK NJ	6.89
11/08	TST* PAPILLES LOS ANGELES CA	17.15
11/07	QDOBA 2893 FAIR LAWN NJ	10.61
11/08	UBR POSTMATES HELP.UBER.COM CA	20.13
11/09	THE FLAME BROILER #62 ANAHEIM CA	65.51
11/08	QDOBA 2893 FAIR LAWN NJ	10.61
11/09	TARGET 00023812 PARAMUS NJ	103.22
11/08	JACK IN THE BOX 3214 LOS ANGELES CA	9.48
11/08	ANTHEM OIL-ORANGE ORANGE CA	68.93
11/09	POPEYES 3316 ANAHEIM CA	58.61
11/10	SQ *TULSI INDIAN EATERY gosq.com CA	105.83
11/11	UBR POSTMATES HELP.UBER.COM CA	21.64
11/09	CARLS JR 1100013 ANAHEIM CA	7.86
11/10	Subway 50477 Los Angeles CA	5.46
11/10	UBR POSTMATES HELP.UBER.COM CA	9.96
11/10	& ETHOS - LGA HTTPSWWW.ETHO CA	100.80
11/11	SUBZI BAZAAR ROCHELLE PARK NJ	205.20
11/11	DD DOORDASH TRIPLEBEA 855-973-1040 CA	33.89
11/11	CHEVRON 0209813 ANAHEIM CA	11.82
11/10	QDOBA 2893 FAIR LAWN NJ	10.61
11/10	YUCCA MARKET LOS ANGELES CA	9.69
11/11	BURGER KING #517 MIDLAND PARK NJ	10.21
11/11	BURGER KING #517 MIDLAND PARK NJ	.53

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Page 2 of 4

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ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/14	UBR POSTMATES HELP.UBER.COM CA	38.83
11/12	SPEEDWAY 03493 FORT LEE NJ	54.55
11/13	RAISING CANE'S 211 ORANGE CA	48.10
11/13	TST* SWEET CHICK - LES NEW YORK NY	7.62
11/12	TST* PAPILLES LOS ANGELES CA	16.98
11/11	3470 EL POLLO LOCO ANAHEIM CA	46.22
11/13	TST* SWEET CHICK - LES 646-657-0233 NY	22.84
11/12	DEL TACO #1106 RIVERSIDE CA	7.78
11/13	TST* PARIS BAGUETTE - 250 LOS ANGELES CA	2.99
11/14	MCDONALD'S F629 NATICK MA	7.91
11/14	WEGMANS NATICK #132 NATICK MA	16.99
11/14	GULF OIL 92038875 NATICK MA	2.12
11/15	Subway 49075 Orange CA	28.51
11/15	UBR POSTMATES HELP.UBER.COM CA	31.27
11/14	USA 63037 LOS ANGELES CA	79.87
11/14	DONELAN S OF WAYLAND WAYLAND MA	20.58
11/15	CARLS JR 1100013 ANAHEIM CA	7.86
11/16	TST* DHABA NEW YORK NY	41.37
11/15	7-ELEVEN 26314 ORANGE CA	4.79
11/16	C3 - CIBO EXPRESS C132 NEWARK NJ	3.63
11/16	STAPLES 00110304 ORANGE CA	9.15
11/16	KING TACO 6B LOS ANGELES CA	13.25
11/16	IN N OUT BURGER 182 ORANGE CA	35.77
11/17	UBR POSTMATES HELP.UBER.COM CA	30.53
11/17	CANCUN JUICE ANAHEIM CA	44.96
11/17	PARKS BBQ LOS ANGELES CA	175.73
11/17	CARLS JR 1100013 ANAHEIM CA	6.13
11/18	TARGET 00024794 LOS ANGELES CA	55.63
11/18	PANDA EXPRESS #2142 ORANGE CA	56.00
11/18	TST* Tacos El Gavilan - H HOLLYWOOD CA	7.29
11/19	EL COMPADRE HOLLYWOOD LOS ANGELES CA	85.37
11/20	SPRINKLES #111 LOS ANGELES CA	8.50
11/18	SHELL OIL 57444763205 LOS ANGELES CA	20.05
11/19	Subway 49075 Orange CA	29.84
11/19	LA CITY PARKING METER LOS ANGELES CA	1.25
11/19	CARLS JR 1100013 ANAHEIM CA	3.86
11/18	ANTHEM OIL-ORANGE ORANGE CA	69.84
11/18	KING TACO 6B LOS ANGELES CA	10.29
11/19	DEL TACO #1106 RIVERSIDE CA	8.31
11/20	APPLE STORE R050 LOS ANGELES CA	38.33
11/19	7-ELEVEN 26314 ORANGE CA	4.79
11/20	BILLY QS - PALM DESERT PALM DESERT CA	23.66
11/19	UBR POSTMATES HELP.UBER.COM CA	29.86
11/18	JOHNS CLEANERS ANAHEIM CA	26.25
11/18	7-ELEVEN 18534 HOLLYWOOD CA	10.18
11/18	7-ELEVEN 39570 LOS ANGELES CA	10.61
11/19	CVS/PHARMACY #09624 HOLLYWOOD CA	21.44
11/20	DOWLING FRUIT ORCHARD BEAUMONT CA	24.48
11/21	SAM'S PIZZA JOSHUA TREE CA	40.02
11/20	LULU CALIFORNIA BISTRO PALM SPRINGS CA	39.29
11/21	TST* PAPILLES LOS ANGELES CA	28.42
11/21	MASTRO'S-BEVERLY HILLS BEVERLY HILLS CA	356.61
11/20	BENNETTS ICE CREAM LOS ANGELES CA	10.39
11/19	NOBU LA LOS ANGELES CA	279.23
11/20	GREAT SHAKES PALM SPRINGS CA	8.75
11/19	PLA-BOY LIQUOR LOS ANGELES CA	79.30
11/21	JOSHUA TREE NATIONAL PA TWENTYNINE PA CA	30.00
11/20	PATSY DAMORES PIZZA INC LOS ANGELES CA	5.14
11/21	BOBS BIG BOY BURBANK CA	41.91
11/22	UBER TRIP HELP.UBER.COM CA	50.00
11/22	CHEVRON 0209813 ANAHEIM CA	1.84
11/20	FARMERS MARKET PARKING LOS ANGELES CA	5.00
11/22	MCDONALD'S F18637 PARAMOUNT CA	13.21
11/22	SQ *TULSI INDIAN EATERY LOS ANGELES CA	31.76
11/22	CHEVRON 0209813 ANAHEIM CA	10.18
11/22	CANCUN JUICE ANAHEIM CA	42.27
11/23	SQ *MASALACRAFT INDIAN CU Santa Ana CA	4.36



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/23	SQ *MASALACRAFT INDIAN CU Santa Ana CA	10.76
11/23	CHEVRON 0090458 LOS ANGELES CA	4.36
11/23	CHEVRON 0209813 ANAHEIM CA	17.30
11/24	CHEVRON 0090458 LOS ANGELES CA	20.06
11/24	ANTHEM OIL-ORANGE ORANGE CA	55.22
11/24	VONS #1626 SANTA ANA CA	32.75
11/25	UBR POSTMATES HELP.UBER.COM CA	31.50
11/24	JACK IN THE BOX 3214 LOS ANGELES CA	8.39
11/26	UBER TRIP HELP.UBER.COM CA	38.92
11/24	3470 EL POLLO LOCO ANAHEIM CA	55.28
11/25	PLAN B NEW YORK NY	70.55
11/26	BEVERAGE SHOP RAHWAY NJ	10.65
11/26	ACI*HORIZON BCBS NJ 800-355-2583 NJ	76.46
11/26	KILROY'S WONDER MAR GLEN ROCK NJ	8.55
11/26	BURGER KING #517 MIDLAND PARK NJ	4.88
11/27	KIKU RESTAURANT 201-2657234 NJ	187.34
11/26	INDIA PALACE RAHWAY NJ	161.78
11/29	Trupanion trupanion.com WA	102.01
11/30	PETROS CHILI & CHIPS - MA KNOXVILLE TN	7.19
11/30	TOTAL WINE AND MORE KNOXVILLE TN	163.86
11/30	COK - PARKING METER KNOXVILLE TN	3.00
11/30	COK - PARKING METER KNOXVILLE TN	2.25
11/30	THE MARKET #105 KNOXVILLE TN	5.88
11/30	KILROY'S WONDER MAR GLEN ROCK NJ	8.55
11/29	WENDYS #005 PARAMUS NJ	5.79

2021 Totals Year-to-Date	
Total fees charged in 2021	\$876.48
Total interest charged in 2021	\$4.27

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	19.99%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	24.99%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	19.99%(v)(d)	- 0 -	- 0 -
30 Days in Billing Period			

(v) = Variable Rate
(d) = Daily Balance Method (including new transactions)
(a) = Average Daily Balance Method (including new transactions)
Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

