

December 2019						
S	M	T	W	T	F	S
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	10	11

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	3 months	\$81

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

ACCOUNT SUMMARY

Account Number: 4147 2023 9876 2581	
Previous Balance	\$164.24
Payment, Credits	-\$12,390.38
Purchases	+\$12,305.15
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$79.01
Opening/Closing Date	11/02/19 - 12/01/19
Credit Access Line	\$71,455
Available Credit	\$71,375
Cash Access Line	\$14,291
Available for Cash	\$14,291
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

ULTIMATE REWARDS®
SUMMARY

Previous points balance	122,833
+ 3 Points per \$1 earned on travel	0
+ 3 Points per \$1 earned on dining	11,927
+ 1 Point per \$1 on all other purchases	8,313
- Points redeemed this statement period	39,306

Total points available for redemption 103,767

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

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

Payment Due Date: 12/26/19
New Balance: \$79.01
Minimum Payment: \$35.00

Account number: 4147 2023 9876 2581

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/creditcards
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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 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.



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

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

11/04	Payment Thank You - Web	-5,000.00
11/05	Offer:Sticky's	-1.13
11/07	Payment Thank You - Web	-1,061.32
11/08	Payment Thank You - Web	-351.15
11/12	Payment Thank You - Web	-802.41
11/14	Payment Thank You - Web	-307.76
11/09	CONCRETE COWBOY FRISCO ATFRISCO TX	-17.00
11/15	Payment Thank You - Web	-2,000.00
11/18	Payment Thank You - Web	-656.79
11/19	Offer:Duane Reade	-.35
11/20	Payment Thank You - Web	-624.76
11/21	Offer:Starbucks	-1.28
11/22	Payment Thank You - Web	-491.70
11/27	Payment Thank You - Web	-616.01
11/27	Offer:Domino's Pizza (-2.50
11/30	Payment Thank You - Web	-456.22

PURCHASE

11/01	BRANCHBURG SMILES LLC RARITAN NJ	5,000.00
11/02	POSTMATES 421D5 PINK P HTTPSPOSTMATE CA	85.83
11/02	NEW INDIA PALACE RAHWAY NJ	30.90
11/02	MCDONALD'S F2418 ORANGE CA	18.82
11/01	THE KATI ROLL COMPANY NEW YORK NY	9.04
11/02	PANERA BREAD #601494 P FAIR LAWN NJ	74.99
11/02	CVS/PHARMACY #09624 HOLLYWOOD CA	15.64
10/31	0865 AMC CLIFTON COMM CLIFTON NJ	33.54
11/02	POSTMATES 421D5 FIREHO HTTPSPOSTMATE CA	15.44
11/01	EMPIRE GYRO NEW YORK NY	31.20
11/02	MAD DOG & BEANS MEXICAN NEW YORK NY	59.00
11/02	TST* STICKY S FINGER JOIN NEW YORK NY	11.25
11/02	MCDONALD'S F33918 PATERSON NJ	1.59
11/02	CARLS JR 1100013 ANAHEIM CA	14.61
11/03	POSTMATES 421D5 BOSSA HTTPSPOSTMATE CA	32.08
11/04	911 MEMORIAL AND MUSE 212-312-8800 NY	56.00
11/03	7-ELEVEN 18533 LOS ANGELES CA	7.32
11/03	7-ELEVEN 18533 LOS ANGELES CA	8.55
11/03	TST* CHI DYNASTY LOS ANGELES CA	20.00
11/03	THE HOME DEPOT 6616 HOLLYWOOD CA	17.03
11/04	STAPLES 00110304 ORANGE CA	12.38
11/04	MARKET RESTAURANT LOS ANGELES CA	6.84
11/05	WALGREENS #4361 FAIR LAWN NJ	10.74
11/04	IN N OUT BURGER 182 ORANGE CA	6.90
11/05	CVS/PHARMACY #01072 GLEN ROCK NJ	6.14
11/05	BJS WHOLESALE #0117 PARAMUS NJ	159.92
11/04	7-ELEVEN 26314 ORANGE CA	9.83
11/04	MCDONALD'S F33918 PATERSON NJ	7.54
11/04	DEL TACO #1106 COMMERCE CA	4.73
11/05	JOHNNY & HANGES FAIR LAWN NJ	20.01
11/05	CVS/PHARMACY #01072 GLEN ROCK NJ	110.35
11/06	BP#3036928KOURKEN AMOCO PARAMUS NJ	39.77
11/05	JACK IN THE BOX 3214 LOS ANGELES CA	9.15
11/06	L'ANTICA PIZZERIA DA MICH LOS ANGELES CA	302.23
11/06	TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ	12.65
11/06	JACK IN THE BOX 3214 LOS ANGELES CA	8.42
11/07	CA SECRETARY OF STATE WEB 916-6951338 CA	20.00
11/07	POSTMATES 421D5 THE HA HTTPSPOSTMATE CA	20.23
11/07	ANTHEM OIL-ORANGE ORANGE CA	64.94
11/07	MCDONALD'S F7454 PARAMUS NJ	9.03
11/08	DEL TACO 0319 ORANGE CA	5.25
11/07	JACK IN THE BOX 3214 LOS ANGELES CA	8.42
11/08	TACOS EL PATRON ANAHEIM CA	46.01
11/07	TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ	13.00
11/08	WENDY'S #112 LEWISVILLE TX	11.04
11/08	JACK IN THE BOX 3214 LOS ANGELES CA	8.42
11/06	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	35.35

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/08	WENDY'S #112 LEWISVILLE TX	1.84
11/09	MCDONALD'S F22755 PLANO TX	11.45
11/08	SHARKYS HOLLYWOOD LOS ANGELES CA	12.90
11/09	POSTMATES 421D5 SHAKE HTTPSPOSTMATE CA	19.85
11/10	KILROY'S WONDER MAR GLEN ROCK NJ	30.52
11/10	SQ *KARYA SIDDHI HANUMAN Frisco TX	33.50
11/09	CONCRETE COWBOY FRISCO AT FRISCO TX	17.00
11/09	TARGET 00018846 WEST HOLLYWOO CA	41.79
11/10	SQ *KARYA SIDDHI HANUMAN Frisco TX	1.50
11/10	SUBZI BAZAAR ROCHELLE PARK NJ	35.42
11/09	L'ANTICA PIZZERIA DA MICH LOS ANGELES CA	200.39
11/09	CHICK-FIL-A #02703 LOS ANGELES CA	10.56
11/10	BLU JAM CAFE LOS ANGELES CA	73.05
11/09	CHICK-FIL-A #02703 LOS ANGELES CA	3.06
11/09	CONCRETE COWBOY FRISCO AT FRISCO TX	46.82
11/10	HARD EIGHT THE COLONY 972-6258888 TX	7.77
11/10	CONCRETE COWBOY FRISCO AT FRISCO TX	62.65
11/10	TENNO SUSHI LOS ANGELES CA	56.88
11/11	CHEVRON 0090458 LOS ANGELES CA	9.31
11/11	ANTHEM OIL-ORANGE ORANGE CA	61.82
11/11	FADI'S MEDITERRANEAN GRIL FRISCO TX	20.55
11/12	MCDONALD'S F18368 LOS ANGELES CA	13.67
11/11	7-ELEVEN 39547 DALLAS TX	18.15
11/11	CHICK-FIL-A #03439 DALLAS TX	11.67
11/11	SHELL OIL 57545263204 IRVING TX	24.71
11/11	DEL TACO #1106 COMMERCE CA	7.38
11/12	POSTMATES 421D5 SHAKE HTTPSPOSTMATE CA	13.20
11/12	JUSTINO'S PIZZERIA NEW YORK NY	6.54
11/13	BRANCHBURG SMILES LLC RARITAN NJ	2,000.00
11/13	TACOS EL PATRON ANAHEIM CA	36.31
11/13	SQ *BURGERS NEVER SAY DIE Los Angeles CA	22.89
11/13	DLR*JAGUAR LAND ROVER 551-276-7051 TX	22.00
11/14	TST* MARISCOS MOCORITO ORANGE CA	52.53
11/13	DEL TACO #1106 COMMERCE CA	6.70
11/13	MCDONALD'S F12641 ELIZABETH NJ	4.27
11/13	JUSTINO'S PIZZERIA NEW YORK NY	6.54
11/15	NEW INDIA PALACE RAHWAY NJ	47.94
11/16	MANAS INC LOS ANGELES CA	20.00
11/14	JACK IN THE BOX 3214 LOS ANGELES CA	7.75
11/14	IN N OUT BURGER 182 ORANGE CA	34.53
11/15	JONGRO BBQ 2FL NEW YORK NY	265.00
11/15	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	39.23
11/15	DUANE READE #14126 NEW YORK NY	2.30
11/15	TST* EGG TUCK - HOLLYWOOD LOS ANGELES CA	12.84
11/15	GRACE STREET NEW YORK NY	57.42
11/14	MCDONALD'S F33918 PATERSON NJ	3.20
11/15	SPEEDWAY 03493 FORT LEE NJ	12.76
11/16	SMASHBURGER #1484 NEW YORK NY	13.04
11/15	THE FIREPLACE RESTAURANT PARAMUS NJ	11.46
11/16	TIM HO WAN HELLS KITCHEN NEW YORK NY	39.59
11/16	EXXONMOBIL 97595805 WEST HOLLYWOO CA	14.97
11/16	SOHO ROOM NEW YORK NY	18.00
11/16	L'ANTICA PIZZERIA DA MICH LOS ANGELES CA	42.23
11/17	TST* BOQUERIA - SOHO NEW YORK NY	108.17
11/17	7-ELEVEN 18533 LOS ANGELES CA	5.69
11/18	OSCAR'S PLACE NEW YORK NY	47.37
11/18	POLYTEX THREAD AND GARMEN LOS ANGELES CA	32.00
11/17	STARBUCKS STORE 17452 NEW YORK NY	25.64
11/17	DOS CMNS PRK AVE NEW YORK NY	221.63
11/17	THE HOME DEPOT 6616 HOLLYWOOD CA	41.54
11/17	JACK IN THE BOX 3173 LOS ANGELES CA	10.28
11/17	JUSTINO'S PIZZERIA NEW YORK NY	6.54
11/19	MAMOUNS FALAFEL NEW YORK NY	8.98
11/17	QUARTERS LOS ANGELES CA	95.67
11/18	STAPLES 00110304 ORANGE CA	41.83
11/18	7-ELEVEN 26314 ORANGE CA	7.88
11/19	POSTMATES 421D5 THE HA HTTPSPOSTMATE CA	18.73



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/19	OCMG ORANGE USACA207 ORANGE CA	5.00
11/19	ANGELS SHARE- NY NEW YORK NY	72.00
11/18	JACK IN THE BOX 3339 LOS ANGELES CA	4.92
11/18	SUBWAY 00490755 ORANGE CA	43.55
11/18	AROY DEE NEW YORK NY	19.33
11/19	SHELL OIL 57444586002 LOS ANGELES CA	72.35
11/20	PETITE TAQUERIA WEST HOLLYWOO CA	36.83
11/20	TACOS EL PATRON ANAHEIM CA	42.76
11/19	MARKET RESTAURANT LOS ANGELES CA	4.38
11/20	JOHNNY & HANGES FAIR LAWN NJ	16.12
11/20	DUNKIN #355159 FAIR LAWN NJ	2.65
11/21	POSTMATES 421D5 SHAKE HTTPSPOSTMATE CA	13.20
11/20	JACK IN THE BOX 3214 LOS ANGELES CA	9.49
11/21	DUNKIN #355159 FAIR LAWN NJ	2.13
11/23	POSTMATES 421D5 FIREHO HTTPSPOSTMATE CA	14.36
11/22	CHICK-FIL-A #01892 ORANGE CA	47.95
11/21	JACK IN THE BOX 3214 LOS ANGELES CA	10.17
11/21	TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ	12.65
11/22	SPEEDWAY 03493 FORT LEE NJ	9.30
11/22	CHEVRON 0090458 LOS ANGELES CA	9.31
11/23	SQ *BLUE BOTTLE COFFEE New York NY	11.43
11/22	DUNKIN #354452 Q35 LOS ANGELES CA	9.06
11/23	WENDYS #3050 NEW YORK NY	4.77
11/23	SQ *WHITMANS NEW YORK NY	65.94
11/23	JONGRO BBQ 2FL NEW YORK NY	106.52
11/23	3695 Dominos Pizza 212-802-4444 NY	25.00
11/22	THE FIREPLACE RESTAURANT PARAMUS NJ	9.65
11/24	BHATTI INDIAN GRILL NEW YORK NY	31.82
11/23	DEL TACO 0319 ORANGE CA	11.16
11/24	POSTMATES 421D5 FROMAN HTTPSPOSTMATE CA	19.13
11/25	UMAMI BURGER - HOLLYWOOD HOLLYWOOD CA	59.37
11/25	AROY DEE NEW YORK NY	11.98
11/25	11 HANOVER GREEK NEW YORK NY	18.80
11/25	OH TAISHO NEW YORK NY	55.67
11/24	FERRARA BAKERY AND CAFE NEW YORK NY	18.15
11/24	FLOYDS 99 BARBERSHOP LOS ANGELES CA	29.00
11/25	DEL TACO 1106 COMMERCE CA	6.01
11/25	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	47.31
11/26	TJC*SHOPLC-43631777 877-8990078 TX	21.28
11/26	CARLS JR 1100013 ANAHEIM CA	12.80
11/26	YAKI TORI TAISHO NEW YORK NY	47.64
11/26	PRINCE DELI MARKET INC NEW YORK NY	15.50
11/26	JOHNS CLEANERS ANAHEIM CA	29.00
11/27	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	12.00
11/27	TST* SPOT DESSERT BAR - 5 NEW YORK NY	13.01
11/27	MCDONALD'S F33918 PATERSON NJ	15.86
11/28	7-ELEVEN 24087 MIDLAND PARK NJ	7.81
11/28	NEW INDIA PALACE RAHWAY NJ	118.80
11/28	BEVERAGE SHOP RAHWAY NJ	10.65
11/28	TRUPANION trupanion.com WA	90.88
11/27	JACK IN THE BOX 3214 LOS ANGELES CA	10.17
11/30	LEO'S BAGELS NEW YORK NY	9.80
11/29	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	12.00
11/29	KHYBER PASS RESTAURANT NEW YORK NY	57.21

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	21.49%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	26.49%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	21.49%(v)(d)	- 0 -	- 0 -

(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.

30 Days in Billing Period

