

May 2019						
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

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	32 years	\$64,851
\$885	3 years	\$31,870 (Savings=\$32,981)

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

ACCOUNT SUMMARY

Account Number: 4147 2023 9876 2581	
Previous Balance	\$15,563.87
Payment, Credits	-\$7,358.98
Purchases	+\$14,579.37
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$258.47
New Balance	\$23,042.73
Opening/Closing Date	04/02/19 - 05/01/19
Credit Access Line	\$67,455
Available Credit	\$44,412
Cash Access Line	\$13,491
Available for Cash	\$13,491
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

& Item was transferred from lost / stolen account.

0000001 FIS33339 D 7 Y 9 01 19/05/01 Page 1 of 4 06653 MA MA 00882 12110000070000088201 0511



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

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

414720239876258100048800023042730000000000

Payment Due Date: 05/26/19
New Balance: \$23,042.73
Minimum Payment: \$488.00

Account number: 4147 2023 9876 2581

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

00882 BEX 9 12119 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: 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 Bureaus: 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, you may write to us at the Inquiries address shown on this statement.

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.

Notice About Electronic Check Conversion: When you pay by check, 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 transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

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 or cash advances;
- 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 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 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. You may also contact us on the web at chase.com.

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 or on the web at chase.com. You may call us, 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 or on the web at chase.com.

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



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To make changes and manage your account, including changes of address, visit **Chase.com/cardhelp** or call the Customer Service telephone number which appears on your account statement.

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
04/20	7-ELEVEN 39714 LOS ANGELES CA	1.29
04/20	CVS/PHARMACY #01072 GLEN ROCK NJ	18.99
04/19	HFAP 312-9207383 IL	7,358.98
04/20	KILROY'S WONDER MAR GLEN ROCK NJ	34.50
04/20	BOBS BIG BOY BURBANK CA	45.52
04/20	JACK IN THE BOX 3339 LOS ANGELES CA	7.69
04/21	FIREHOUSE SUBS #91 ORANGE CA	8.71
04/19	ALWARZIR CHICKEN LOS ANGELES CA	28.36
04/19	ALWARZIR CHICKEN LOS ANGELES CA	11.99
04/21	POSTMATES 421D5 PETITE HTTPSPOSTMATE CA	40.07
04/22	CHEVRON 0209813 ANAHEIM CA	74.08
04/23	VIP TACOS ANAHEIM CA	25.38
04/21	CARLS JR 1100013 ANAHEIM CA	6.89
04/22	POSTMATES 421D5 POPEYE HTTPSPOSTMATE CA	24.70
04/23	LABEL TEX USA 323-5820228 CA	687.64
04/22	JERSEY MIKES 20041 WEST HOLLYWOO CA	9.25
04/23	DUNKIN #354452 Q35 LOS ANGELES CA	8.55
04/23	CHEVRON 0090458 LOS ANGELES CA	3.91
04/22	JERSEY MIKES 20041 WEST HOLLYWOO CA	2.19
04/21	QUARTERS LOS ANGELES CA	69.12
04/23	IN *RHEETECH SALES AND SE LOS ANGELES CA	11.50
04/23	CVS/PHARMACY #09624 HOLLYWOOD CA	20.10
04/23	CITY OF ANAHEIM UTILITY 714-7654450 CA	1,406.42
04/23	CITY OF ANAHEIM UTILITY 714-7654450 CA	105.91
04/23	& MERCURY*INSURANCE 888-637-2176 CA	299.25
04/23	CHICK-FIL-A #02703 LOS ANGELES CA	13.39
04/24	CANCUN JUICE ANAHEIM CA	14.52
04/23	BURGER KING #18773 NORTH HOLLYWOO CA	14.76
04/23	DENNY'S INC 1800733669 HOLLYWOOD CA	37.08
04/24	YAI'S ON VERMONT RESTAURA LOS ANGELES CA	69.77
04/25	CHEVRON 0090458 LOS ANGELES CA	5.21
04/24	JACK IN THE BOX 3214 LOS ANGELES CA	7.52
04/25	MCDONALD'S F18368 LOS ANGELES CA	5.45
04/25	FRESH BROTHERS LOS ANGE LOS ANGELES CA	13.05
04/25	JULIOS PIZZA 562-8096360 CA	45.98
04/26	LAZ PARKING 670154 LOS ANGELES CA	7.00
04/27	TARGET 00021436 CANOGA PARK CA	63.24
04/26	CHEVRON 0090458 LOS ANGELES CA	11.26
04/26	PACIFIC THEATRES GROVE LOS ANGELES CA	16.75
04/26	MCDONALD'S F7037 LOS ANGELES CA	7.49
04/26	PACIFIC THEATRES GROVE LOS ANGELES CA	35.00
04/27	BLUE RIBBON SUSHI BAR & LOS ANGELES CA	159.06
04/25	GRANNYS DELI ANAHEIM CA	8.50
04/27	BLUE RIBBON SUSHI BAR & LOS ANGELES CA	29.18
04/25	GRANNYS DELI ANAHEIM CA	5.54
04/25	STAPLES 00110304 ORANGE CA	44.18
04/26	WIENERSCHNITZEL ORANGE CA	28.32
04/26	CHEVRON 0090458 LOS ANGELES CA	46.13
04/26	THE UPS STORE 4464 ORANGE CA	1.89
04/26	MCDONALD'S F11839 VERNON CA	6.56
04/26	CHICK-FIL-A #02703 LOS ANGELES CA	8.77
04/26	TST* WABA GRILL - WEST HO WEST HOLLYWOO CA	8.53
04/26	EXXONMOBIL 97618185 LOS ANGELES CA	5.48
04/27	TWC*TIME WARNER CABLE 888-TWCABLE CA	284.48
04/26	MCDONALD'S F1411 WEST HOLLYWOO CA	1.19
04/27	SOHO HOUSE WEST HOLLYWOOD W HOLLYWOOD CA	57.56
04/28	RASPOUTINE LOS ANGELES WEST HOLLYWOO CA	86.03
04/27	CHICK-FIL-A #03739 WEST HILLS CA	4.70
04/27	MCDONALD'S F5149 LOS ANGELES CA	8.20
04/27	SURATI FARSAN MART ARTESIA CA	32.25
04/28	TRUPANION trupanion.com WA	69.91
04/27	LITTLE CAESARS 5787 CANOGA PARK CA	6.57
04/27	MCDONALD'S F1411 WEST HOLLYWOO CA	7.54
04/27	CARLS JR 1100013 ANAHEIM CA	6.44
04/28	PETITE TAQUERIA WEST HOLLYWOO CA	143.74
04/27	COLDSTONE #557 WEST HILLS CA	6.98
04/29	CVS/PHARMACY #09624 HOLLYWOOD CA	13.14



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
04/28	JACK IN THE BOX 3173 LOS ANGELES CA	8.07
04/28	THE WAFFLE LOS ANGELES CA	44.16
04/29	SQ *UJI TIME DESSERT Los Angeles CA	5.00
04/29	JACK IN THE BOX 3339 LOS ANGELES CA	8.18
04/29	SHELL OIL 57445865207 ANAHEIM CA	35.00
04/30	7-ELEVEN 18533 LOS ANGELES CA	9.81
04/30	CITY OF LA DWP 800-432-5397 CA	1,035.90
04/30	CHEVRON 0090937 LAKE FOREST CA	77.44

INTEREST CHARGED

05/01	PURCHASE INTEREST CHARGE	258.47
	TOTAL INTEREST FOR THIS PERIOD	\$258.47

2019 Totals Year-to-Date

Total fees charged in 2019

\$0.00

Total interest charged in 2019

\$361.32

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)	\$14,140.18	\$258.47
CASH ADVANCES			
Cash Advances	27.24%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	22.24%(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.

