

February 2020						
S	M	T	W	T	F	S
26	27	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
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	6 months	\$184

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

ACCOUNT SUMMARY

Account Number: 4147 2023 9876 2581	
Previous Balance	\$23.85
Payment, Credits	-\$8,726.51
Purchases	+\$8,877.04
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$174.38
Opening/Closing Date	01/02/20 - 02/02/20
Credit Access Line	\$71,455
Available Credit	\$71,280
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	111,949
+ 3 Points per \$1 earned on travel	-2,259
+ 3 Points per \$1 earned on dining	5,680
+ 1 Point per \$1 on all other purchases	6,885
+ 7X Points earned on Lyft	676
- Points redeemed this statement period	19,000

Total points available for redemption 103,931

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

0000001 FIS33339 D 10 0511 Y 9 01 20/02/02 Page 1 of 4 06653 MA MA 07021 03310000100000702101



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

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

414720239876258100003500000174380000000000

Payment Due Date: 02/26/20
New Balance: \$174.38
Minimum Payment: \$35.00

Account number: 4147 2023 9876 2581

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

07021 BEX 9 03320 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 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 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
01/12	POSTMATES TIP HTTPSPPOSTMATE CA	2.01
01/11	CARDAMOM CONTEMPORARY IND LOS ANGELES CA	25.94
01/11	TARGET 00018846 WEST HOLLYWOO CA	16.09
01/13	POSTMATES 421D5 FROMAN HTTPSPPOSTMATE CA	44.71
01/13	CHEVRON 0090458 LOS ANGELES CA	6.22
01/13	LITTLE SHEEP MONGOLIAN H PASADENA CA	60.00
01/14	TJC*SHOPLC-44349021 877-8990078 TX	27.68
01/14	WHOLEFDS HTB 10399 HUNTINGTON BE CA	5.35
01/13	RAKKAN RAMEN SANTA MONICA CA	11.37
01/13	JACK IN THE BOX 3214 LOS ANGELES CA	7.75
01/13	DEL TACO 0319 ORANGE CA	6.01
01/12	QUARTERS LOS ANGELES CA	122.86
01/13	MCDONALD'S M6310 OF CA GLENDALE CA	6.49
01/14	MCDONALD'S F11628 SANTA ANA CA	8.52
01/15	DUANE READE #14126 NEW YORK NY	8.45
01/15	DENTAL INSURANCE AUTOPAY 877-2804204 CA	27.98
01/16	QDI*QUEST DIAGNOSTICS 800-758-6047 CA	8.00
01/15	BLUE SHIELD CALIFORNIA 800-393-6130 CA	396.14
01/15	LEO'S BAGELS NEW YORK NY	7.38
01/16	DUANE READE NEW YORK NY	15.41
01/16	DUANE READE NEW YORK NY	4.81
01/15	DEL TACO 0319 ORANGE CA	5.25
01/15	LB HANOVER SQUARE, LLC NEW YORK NY	13.01
01/15	MCDONALD'S F7037 LOS ANGELES CA	7.22
01/18	POSTMATES TIP HTTPSPPOSTMATE CA	6.71
01/17	TST* STICKY S FINGER JOIN NEW YORK NY	8.50
01/18	DUANE READE NEW YORK NY	6.26
01/16	DEL TACO 0319 ORANGE CA	3.10
01/17	DEL TACO 0319 ORANGE CA	5.25
01/17	DUANE READE #14126 NEW YORK NY	8.88
01/19	POSTMATES 421D5 SHAKE HTTPSPPOSTMATE CA	13.43
01/19	BEVERAGE SHOP RAHWAY NJ	6.78
01/19	LA CITY PARKING METER LOS ANGELES CA	3.00
01/17	JUSTINO'S PIZZERIA NEW YORK NY	6.54
01/18	THE KATI ROLL COMPANY NEW YORK NY	6.48
01/19	NEW INDIA PALACE RAHWAY NJ	35.16
01/19	DUANE READE NEW YORK NY	4.77
01/18	THE KATI ROLL COMPANY NEW YORK NY	8.38
01/19	LYFT *RIDE SUN 3PM lyft.com CA	4.63
01/19	SMASHBURGER #1484 NEW YORK NY	6.96
01/20	DUANE READE #14126 NEW YORK NY	2.43
01/20	OH TAISHO NEW YORK NY	24.09
01/20	JUSTINO'S PIZZERIA NEW YORK NY	6.54
01/22	WHITE MANNA HACKENSACK NJ	15.25
01/21	LYFT *RIDE TUE 10AM lyft.com CA	11.66
01/21	LYFT *RIDE TUE 5PM lyft.com CA	9.73
01/21	7-ELEVEN 36488 RIVER EDGE NJ	4.89
01/22	SMASHBURGER #1484 NEW YORK NY	6.96
01/23	APPLE.COM/BILL 866-712-7753 CA	2.00
01/24	APPLE.COM/BILL 866-712-7753 CA	2.99
01/22	SEPURA, INC. LOS ANGELES CA	58.25
01/23	APPLE.COM/BILL 866-712-7753 CA	.99
01/22	JACK IN THE BOX 3339 LOS ANGELES CA	8.85
01/25	LYFT *RIDE FRI 9PM lyft.com CA	16.44
01/24	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	17.25
01/25	LYFT *RIDE SAT 12AM lyft.com CA	12.75
01/24	POSTMATES 421D5 FIREHO HTTPSPPOSTMATE CA	15.20
01/25	LYFT *RIDE SAT 2AM lyft.com CA	16.76
01/25	LYFT *RIDE SAT 2PM lyft.com CA	6.01
01/25	LYFT *RIDE SAT 3PM lyft.com CA	10.03
01/25	NEW INDIA PALACE RAHWAY NJ	99.61
01/25	HORUS CAFE NEW YORK NY	60.26
01/26	7-ELEVEN 37076 ISELIN NJ	8.71
01/25	BEVERAGE SHOP RAHWAY NJ	5.19
01/24	SOHO HOUSE NEW YORK F&B NEW YORK NY	30.31
01/26	SMASHBURGER #1484 NEW YORK NY	6.96
01/25	PHO GRAND NEW YORK NY	23.17



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/25	POSTMATES TIP HTTPSPOSTMATE CA	2.28
01/26	POSTMATES 421D5 BOSSA HTTPSPOSTMATE CA	32.08
01/26	SQ *MAX BRENNER USQ LLC NEW YORK NY	40.84
01/26	7-ELEVEN 37076 ISELIN NJ	4.25
01/27	LYFT *RIDE SUN 10PM Lyft.com CA	8.49
01/26	SOHO HOUSE NEW YORK F&B NEW YORK NY	57.09
01/26	WENDY'S #02475 NEW YORK NY	4.57
01/28	WWW COSTCO COM 800-955-2292 WA	533.24
01/27	DEL TACO 0319 ORANGE CA	5.25
01/28	DUNKIN #306147 PATERSON NJ	3.61
01/28	BLIMPIES ELMWOOD PARK NJ	8.95
01/28	TRUPANION trupanion.com WA	90.88
01/28	WALGREENS #4361 FAIR LAWN NJ	2.44
01/27	CARLS JR 1100013 ANAHEIM CA	4.95
01/27	BRANCHBURG ORAL, MAXILLOF BRANCHBURG NJ	450.00
01/28	IN N OUT BURGER 182 ORANGE CA	33.56
01/27	DELTA DENTAL OF NEW JE 888-8993734 NJ	16.80
01/28	DINOSAUR - HARLEM NEW YORK NY	80.17
01/28	CARLS JR 1100013 ANAHEIM CA	4.95
01/30	DUNKIN #340908 Q35 NEW YORK NY	2.18
01/30	DUNKIN #340908 Q35 NEW YORK NY	2.00
01/30	SMASHBURGER #1484 NEW YORK NY	6.96
01/31	TJC*SHOPLC-44570207 877-8990078 TX	27.68
01/31	DUNKIN #351251 Q35 NEW YORK NY	2.18
02/01	WALGREENS #6161 ELMWOOD PARK NJ	3.51
02/01	HORUS CAFE NEW YORK NY	98.19
02/01	HORUS CAFE NEW YORK NY	15.07
01/31	TST* STICKY S FINGER JOIN NEW YORK NY	20.50
02/01	FRANCESCA PIZZA & PASTA GLEN ROCK NJ	7.25

2020 Totals Year-to-Date	
Total fees charged in 2020	\$0.00
Total interest charged in 2020	\$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	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 -

32 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.

