

November 2019						
S	M	T	W	T	F	S
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	30
1	2	3	4	5	6	7

New Balance
\$164.24
Minimum Payment Due
\$35.00
Payment Due Date
11/26/19

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	5 months	\$173

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

ACCOUNT SUMMARY

Account Number: 4147 2023 9876 2581	
Previous Balance	\$2,271.84
Payment, Credits	-\$19,273.03
Purchases	+\$17,165.43
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$164.24
Opening/Closing Date	10/02/19 - 11/01/19
Credit Access Line	\$71,455
Available Credit	\$71,290
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	92,499
+ 3 Points per \$1 earned on travel	9,443
+ 3 Points per \$1 earned on dining	10,631
+ 1 Point per \$1 on all other purchases	10,260

Total points available for redemption
122,833

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.

0000001 FIS33339 D 13 Y 9 01 19/11/01 Page 1 of 6 06653 MA MA 39356 30510000130003935601



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

Get updates on the go
Log on to chase.com/alerts

41472023987625810000350000016424000000006

Payment Due Date: 11/26/19
New Balance: \$164.24
Minimum Payment: \$35.00

Account number: 4147 2023 9876 2581

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

39356 BEX 9 30519 D
RAM NARAYANAN
8 HEATHER LN
GLEN ROCK NJ 07452-2835

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

500016028 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
---	---	---	--	---	---	---	---

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

Date of Transaction

Merchant Name or Transaction Description

\$ Amount


PAYMENTS AND OTHER CREDITS

10/02	Payment Thank You - Web	-2,271.84
10/03	Payment Thank You - Web	-2,387.11
10/03	TRTHFDR*TRUTHFINDER.COM 888-8974556 CA	-13.89
10/03	TRTHFDR*TRUTHFINDER.COM 888-8974556 CA	-2.00
10/06	Payment Thank You - Web	-1,267.38
10/08	MCC HOMEOWNERS GW 888-637-2176 CA	-175.00
10/11	Payment Thank You - Web	-767.53
10/16	Payment Thank You - Web	-1,160.94
10/19	Payment Thank You - Web	-609.39
10/23	Payment Thank You - Web	-8,000.00
10/25	Payment Thank You - Web	-989.12
10/25	Offer:Starbucks	-.52
10/23	SEVVA RESTAURANT CENTRAL 10/24 23.85 X 1.000000000 (EXCHG RATE)	-23.85
10/27	Payment Thank You - Web	-453.85
10/28	Offer:Starbucks	-.16
10/28	Offer:Starbucks	-.59
10/29	Payment Thank You - Web	-546.28
11/01	Payment Thank You - Web	-603.58

PURCHASE

10/01	RIDGEWOOD VET #4014 RIDGEWOOD NJ	91.46
10/01	CATHAYPACAIR1602377483771 LOS ANGELES CA	1,996.11
121819	1 E EWR HKG	
	2 E HKG REP	
	3 EO REP HKG	
10/01	CHEVRON 0206037 LOS ANGELES CA	15.00
10/01	SQ *BURGERS NEVER SAY DIE Los Angeles CA	14.62
09/30	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	45.86
10/01	YUKI JAPANESE RESTAURANT OAKLAND NJ	14.80
10/01	HOTELSCOM8047938705668 HOTELS.COM NV	203.79
09/30	DEL TACO #1106 COMMERCE CA	5.47
10/01	GOTHAM CITY DINER FAIRLAWN NJ	22.46
10/01	MAN HING CHINESE RESTA FAIR LAWN NJ	27.46
10/02	TST* EGG TUCK - HOLLYWOOD LOS ANGELES CA	12.84
10/01	JACK IN THE BOX 3214 LOS ANGELES CA	6.54
10/02	USH TICKETING ONLINE 800-864-8377 CA	154.00
10/02	CHEVRON 0090458 LOS ANGELES CA	75.82
10/01	WENDY'S MIDLAND PARK NJ	4.73
09/28	ROBATA JINYA LOS ANGELES CA	120.09
10/01	LUCHINI LOS ANGELES CA	10.95
10/02	EXXONMOBIL 47973383 GLEN ROCK NJ	48.70
10/03	7-ELEVEN 39530 LOS ANGELES CA	6.70
10/03	HOTELSCOM8050131806799 HOTELS.COM NV	710.72
10/03	TST* EGG TUCK - HOLLYWOOD LOS ANGELES CA	12.84
10/03	NOVA RHINESTONE DEPOT LOS ANGELES CA	69.42
10/04	THE HOME DEPOT 6893 FULLERTON CA	29.07
10/05	BEVERAGES & MORE #43 WEST HOLLYWOO CA	147.81
10/04	TACOS EL PATRON ANAHEIM CA	40.80
10/03	PROLINE BODY & CHASS ELMWOOD PARK NJ	50.00
10/04	POPEYES 2830 PARAMUS NJ	9.91
10/03	WHITE CASTLE 090019 HASBROUCK HTS NJ	6.87
10/04	TST* EGG TUCK - HOLLYWOOD LOS ANGELES CA	12.84
10/03	JERSEY MIKES 1074 RIDGEWOOD NJ	9.33
10/04	ANTHEM OIL-ORANGE ORANGE CA	67.81
10/05	THE HOME DEPOT 6616 HOLLYWOOD CA	153.36
10/06	USH PARKING RC UNIVERSAL CTY CA	27.00
10/06	USH VIP EVENTS UNIVERSAL CIT CA	17.52
10/06	PANDA EXPRESS UNIVERSAL CIT CA	16.41
10/06	LUIGI'S PIZZA UNIVERSAL CIT CA	15.09
10/07	MCDONALD'S F7037 LOS ANGELES CA	7.11
10/07	Solar de Cahuenga Los Angeles CA	32.84
10/06	BURGER KING #517 Q07 MIDLAND PARK NJ	10.00
10/06	7-ELEVEN 29430 ELMWOOD PARK NJ	6.27

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/07	CARLS JR 1100171 N HOLLYWOOD CA	23.61
10/08	JOHNNY & HANGES FAIR LAWN NJ	13.78
10/07	EVERYDAY GOURMET NEW YORK NY	9.53
10/07	WIENERSCHNITZEL ORANGE CA	5.37
10/08	BP#3036928KOURKEN AMOCO PARAMUS NJ	38.02
10/08	PROLINE BODY & CHASS ELMWOOD PARK NJ	99.30
10/08	MARKET RESTAURANT LOS ANGELES CA	5.20
10/09	KILROY'S WONDER MAR GLEN ROCK NJ	42.86
10/09	MCDONALD'S F20935 PARAMUS NJ	1.80
10/08	WENDY'S MIDLAND PARK NJ	5.95
10/08	IN N OUT BURGER 182 ORANGE CA	37.07
10/09	ANTHEM OIL-ORANGE ORANGE CA	68.85
10/09	BURGER KING #517 Q07 MIDLAND PARK NJ	3.19
10/10	POSTMATES 421D5 BOSSA HTTPSPOSTMATE CA	32.08
10/09	DEL TACO 0319 ORANGE CA	5.79
10/09	STAPLES 00110304 ORANGE CA	17.92
10/10	LITTLE CAESARS 5835 ANAHEIM CA	22.63
10/11	MCDONALD'S F1007 ANAHEIM CA	40.78
10/10	EDITION W HOLLYWOOD WEST HOLLYWOO CA	21.71
10/11	JACK IN THE BOX 3214 LOS ANGELES CA	7.08
10/12	1 HOTEL WEST HOLLYWOOD WEST HOLLYWOO CA	81.18
10/11	MCDONALD'S F33918 PATERSON NJ	7.54
10/10	WENDY'S MIDLAND PARK NJ	4.73
10/12	IN N OUT BURGER 102 HOLLYWOOD CA	7.34
10/12	DELILAH WEST HOLLYWOO CA	108.46
10/12	MONSTER MINI GOLF - ED EDISON NJ	21.00
10/14	KABOB ON THE CLIFF INC RIDGEWOOD NJ	10.63
10/13	POSTMATES 421D5 CHICKF HTTPSPOSTMATE CA	14.63
10/11	MAN HING CHINESE RESTA FAIR LAWN NJ	8.37
10/12	JUSTINO'S PIZZERIA NEW YORK NY	6.54
10/12	MANJAL INDIAN CUISINE RIDGEWOOD NJ	13.88
10/12	DELILAH WEST HOLLYWOO CA	42.33
10/13	L'ANTICA PIZZERIA DA MICH LOS ANGELES CA	36.76
10/13	WHITE CASTLE 090019 HASBROUCK HTS NJ	6.87
10/14	KILROY'S WONDER MAR GLEN ROCK NJ	22.20
10/13	TARGET 00018846 WEST HOLLYWOO CA	82.83
10/14	CHEVRON 0090458 LOS ANGELES CA	13.57
10/12	KONA GRILL WOODBRIDGE 126 WOODBRIDGE NJ	77.98
10/13	PARKS BBQ LOS ANGELES CA	219.74
10/13	HOTELSCOM8125443915826 HOTELS.COM NV	154.33
10/14	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	52.32
10/14	JOHNS CLEANERS ANAHEIM CA	18.00
10/14	ANTHEM OIL-ORANGE ORANGE CA	67.39
10/14	TOMMY'S #20 HOLLYWOOD CA	10.02
10/15	C3 - CAPS BEER GARDEN NEWARK NJ	13.67
10/17	7-ELEVEN, HK (1503) CENTRAL	9.56
	10/17 HONG KONG DOLLAR	
	75.00 X 0.127466666 (EXCHG RATE)	
10/16	FRESH BROTHERS PIZZA - LOS ANGELES CA	18.60
10/16	POSTMATES 421D5 WING S HTTPSPOSTMATE CA	17.86
10/16	POSTMATES 421D5 SUBLIM HTTPSPOSTMATE CA	19.22
10/16	PIZZAEXPRESS HW HONG KONG	15.85
	10/17 HONG KONG DOLLAR	
	124.30 X 0.127514078 (EXCHG RATE)	
10/15	Hsus Gourmet Atlanta GA	93.77
10/17	7-Eleven, HK (1202) NORTH POINT	3.32
	10/18 HONG KONG DOLLAR	
	26.00 X 0.127692307 (EXCHG RATE)	
10/17	MANNINGS - JORDAN ROAD JORDAN	4.81
	10/18 HONG KONG DOLLAR	
	37.70 X 0.127586206 (EXCHG RATE)	
10/17	PIZZA HUT - SHOP 152 NORTH POINT	11.08
	10/18 HONG KONG DOLLAR	
	86.90 X 0.127502876 (EXCHG RATE)	
10/17	PASTIS HK	11.22
	10/18 HONG KONG DOLLAR	
	88.00 X 0.127500000 (EXCHG RATE)	
10/17	TJC*SHOPLC-43107540 877-8990078 TX	19.17
10/18	POSTMATES 421D5 SHAKE HTTPSPOSTMATE CA	30.83

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/17	HONJO SHEUNG WAN	162.10
10/17	BEP (KM) 69000 HONG KONG	30.60
	10/18 HONG KONG DOLLAR	
	240.00 X 0.127500000 (EXCHG RATE)	
10/19	7-Eleven, HK (1168) SHEUNG WAN	3.76
	10/20 HONG KONG DOLLAR	
	29.50 X 0.127457627 (EXCHG RATE)	
10/19	WILDFIRE (THE PEAK) (1203 THE PEAK	15.71
	10/20 HONG KONG DOLLAR	
	123.20 X 0.127516233 (EXCHG RATE)	
10/19	TEN REN TEA THE PEAK	3.19
	10/20 HONG KONG DOLLAR	
	25.00 X 0.127600000 (EXCHG RATE)	
10/19	7-ELEVEN, HK (1461) CENTRAL	7.52
	10/20 HONG KONG DOLLAR	
	59.00 X 0.127457627 (EXCHG RATE)	
10/18	ZEN HONG KONG	38.01
	10/19 HONG KONG DOLLAR	
	298.00 X 0.127550335 (EXCHG RATE)	
10/18	PIZZA HUT - SHOP 013 REPULSE BAY	21.32
	10/19 HONG KONG DOLLAR	
	167.20 X 0.127511961 (EXCHG RATE)	
10/18	7-Eleven, HK (0250) SOUTHERN	4.53
	10/19 HONG KONG DOLLAR	
	35.50 X 0.127605633 (EXCHG RATE)	
10/19	THE IVY ATLANTA GA	185.75
10/19	VARGAS HK	8.29
	10/21 HONG KONG DOLLAR	
	65.00 X 0.127538461 (EXCHG RATE)	
10/20	CHEVRON 0090458 LOS ANGELES CA	13.57
10/20	THE BOILERMAKER HK	8.03
	10/21 HONG KONG DOLLAR	
	63.00 X 0.127460317 (EXCHG RATE)	
10/20	SQ *BURGERS NEVER SAY DIE Los Angeles CA	35.64
10/19	THE BOILERMAKER HK	11.86
	10/21 HONG KONG DOLLAR	
	93.00 X 0.127526881 (EXCHG RATE)	
10/19	CHICK-FIL-A AT PEACHTREE ATLANTA GA	20.00
10/19	MEATS HK	10.20
	10/21 HONG KONG DOLLAR	
	80.00 X 0.127500000 (EXCHG RATE)	
10/21	STARBUCKS COFFEE (0319) NORTH POINT	10.33
	10/22 HONG KONG DOLLAR	
	81.00 X 0.127530864 (EXCHG RATE)	
10/18	LE SOUK CENTRAL	72.96
	10/22 HONG KONG DOLLAR	
	572.00 X 0.127552447 (EXCHG RATE)	
10/19	McSorleys Ale House CENTRAL	8.07
10/19	SAHARA CENTRAL	32.27
	10/22 HONG KONG DOLLAR	
	253.00 X 0.127549407 (EXCHG RATE)	
10/21	BRANCHBURG SMILES LLC RARITAN NJ	8,000.00
10/21	7-Eleven, HK (1035) TSIMSHATSUI	8.93
	10/22 HONG KONG DOLLAR	
	70.00 X 0.127571428 (EXCHG RATE)	
10/21	SOUPLANTATION 17 Q02 LOS ANGELES CA	17.17
10/22	TACOS EL PATRON ANAHEIM CA	52.28
10/21	NEW PUNJAB CLUB HK	86.60
	10/23 HONG KONG DOLLAR	
	679.00 X 0.127540500 (EXCHG RATE)	
10/21	CARLS JR 1100013 ANAHEIM CA	7.53
10/21	EXXONMOBIL 47973383 GLEN ROCK NJ	38.53
10/22	CARLS JR 1100013 ANAHEIM CA	7.40
10/23	KILROY'S WONDER MAR GLEN ROCK NJ	14.15
10/23	STARBUCKS COFFEE (0319) NORTH POINT	3.19
	10/24 HONG KONG DOLLAR	
	25.00 X 0.127600000 (EXCHG RATE)	
10/23	STARBUCKS COFFEE (0197) THE PEAK	11.74
	10/24 HONG KONG DOLLAR	
	92.00 X 0.127608695 (EXCHG RATE)	
10/23	RIDGEWOOD VET #4014 RIDGEWOOD NJ	22.76
10/22	MCDONALD'S-295-LOON KE HONG KONG	3.32
	10/24 HONG KONG DOLLAR	

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
	26.00 X 0.127692307 (EXCHG RATE)	
10/23	7-Eleven, HK (1202) NORTH POINT	11.67
	10/24 HONG KONG DOLLAR	
	91.50 X 0.127540983 (EXCHG RATE)	
10/22	DEL TACO 0319 ORANGE CA	6.32
10/22	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	28.24
10/22	CARLS JR 1100013 ANAHEIM CA	20.12
10/23	CHEVRON 0209813 ANAHEIM CA	5.19
10/23	CAFE LANDMARK (1301) CENTRAL	54.02
	10/24 HONG KONG DOLLAR	
	423.50 X 0.127556080 (EXCHG RATE)	
10/23	CHEVRON 0090458 LOS ANGELES CA	4.59
10/23	SEVVA RESTAURANT CENTRAL	23.85
	10/24 HONG KONG DOLLAR	
	187.00 X 0.127540106 (EXCHG RATE)	
10/23	SEVVA RESTAURANT CENTRAL	50.51
	10/24 HONG KONG DOLLAR	
	396.00 X 0.127550505 (EXCHG RATE)	
10/24	POSTMATES 421D5 THE HA HTTPSPOSTMATE CA	41.85
10/23	MCDONALD'S-23-CENTRAL HONG KONG	3.19
	10/25 HONG KONG DOLLAR	
	25.00 X 0.127600000 (EXCHG RATE)	
10/23	WIENERSCHNITZEL ORANGE CA	5.37
10/23	EFTPAY*MONOPOLY DREAMS HONG KONG	66.35
	10/25 HONG KONG DOLLAR	
	520.00 X 0.127596153 (EXCHG RATE)	
10/23	FOXGLOVE CENTRAL	72.99
	10/25 HONG KONG DOLLAR	
	572.00 X 0.127604895 (EXCHG RATE)	
10/23	JACK IN THE BOX 3214 LOS ANGELES CA	6.54
10/23	EFTPAY*MONOPOLY DREAMS HONG KONG	10.34
	10/25 HONG KONG DOLLAR	
	81.00 X 0.127654320 (EXCHG RATE)	
10/25	WOROCO FAIR LAWN NJ	48.40
10/24	STAPLES 00110304 ORANGE CA	100.28
10/24	STAPLES 00110304 ORANGE CA	39.86
10/27	MAYA HOOKAH LOUNGE SOMERVILLE NJ	36.25
10/24	JACK IN THE BOX 3214 LOS ANGELES CA	5.33
10/25	THELEWALA NEW YORK NY	14.98
10/24	LITTLE CAESARS 5835 ANAHEIM CA	17.43
10/25	CHEVRON 0209813 ANAHEIM CA	9.06
10/27	YASMEEN MEDITERRANEAN 973-9283766 NJ	79.14
10/27	IKEA BURBANK BURBANK CA	215.02
10/25	CARDAMOM CONTEMPORARY IND LOS ANGELES CA	52.39
10/25	ANTHEM OIL-ORANGE ORANGE CA	63.37
10/26	SHWAREHOUSE-F&B LOS ANGELES CA	33.98
10/27	7-ELEVEN 37718 PATERSON NJ	5.99
10/26	CARLS JR 1100013 ANAHEIM CA	12.79
10/27	TACOS EL PATRON ANAHEIM CA	43.85
10/26	MCDONALD'S F2418 ORANGE CA	14.50
10/27	TWO BIT CIRCUS LOS ANGELES CA	26.00
10/28	Fiverr 855-5859699 NY	37.00
10/28	TRUPANION trupanion.com WA	90.88
10/28	GRACIAS MADRE WEHO WEST HOLLYWOO CA	172.83
10/28	TK MART FAIR LAWN NJ	11.78
10/28	DUNKIN #355159 FAIR LAWN NJ	2.13
10/28	DEL TACO 0319 ORANGE CA	6.32
10/29	THELEWALA NEW YORK NY	16.48
10/28	JACK IN THE BOX 3214 LOS ANGELES CA	6.64
10/28	TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ	12.65
10/30	POSTMATES 421D5 THE HA HTTPSPOSTMATE CA	20.23
10/29	TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ	12.65
10/29	JACK IN THE BOX 3214 LOS ANGELES CA	8.94
10/30	CHEVRON 0090458 LOS ANGELES CA	73.82
10/29	JERSEY MIKES 1074 RIDGEWOOD NJ	9.33
10/30	DUNKIN #306147 PATERSON NJ	7.34
10/29	TAQUERIA DE ANDA LA PALMA ANAHEIM CA	30.77
10/30	MCDONALD'S F18368 LOS ANGELES CA	5.02
10/30	SQ *BURGERS NEVER SAY DIE Los Angeles CA	14.84
10/31	KING OF SHISH KABOB WOODLAND PARK NJ	63.93



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/31	TST* EGG TUCK - HOLLYWOOD LOS ANGELES CA	12.84
10/30	GOTHAM CITY DINER FAIRLAWN NJ	12.33
10/31	DUNKIN #355159 FAIR LAWN NJ	4.21
10/30	IN N OUT BURGER 182 ORANGE CA	34.53
10/30	STAPLES 00110304 ORANGE CA	48.00
10/31	TUMMY STUFFER ANAHEIM CA	52.33

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	21.74%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	26.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	21.74%(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.

