

November 2022							
S	M	T	W	T	F	S	
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	8	9	10	

New Balance

\$701.76

Minimum Payment Due

\$40.00

Payment Due Date

11/26/22

ULTIMATE REWARDS®
SUMMARY

Previous points balance	6,971
+ 3 Points per \$1 earned on travel	1,589
+ 3 Points per \$1 earned on dining	2,868
+ 1 Point per \$1 on all other purchases	2,208
+ Addl pts on Ultimate Rewards travel	1,059

Total points available for redemption14,695

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	22 months	\$865

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

ACCOUNT SUMMARY

Account Number: 4147 2025 4004 8798	
Previous Balance	\$969.02
Payment, Credits	-\$3,959.87
Purchases	+\$3,692.61
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$701.76
Opening/Closing Date	10/03/22 - 11/01/22
Credit Access Line	\$64,160
Available Credit	\$63,458
Cash Access Line	\$3,208
Available for Cash	\$3,208
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

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CHASE

SAPPHIRE

RESERVE™

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

Make your payment at
chase.com/paycard

Payment Due Date: 11/26/22
New Balance: \$701.76
Minimum Payment Due: \$40.00

Account number: 4147 2025 4004 8798

21982 BEX 9 30522 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.

ACCOUNT ACTIVITY

Date of Transaction

Merchant Name or Transaction Description

\$ Amount

PAYMENTS AND OTHER CREDITS

10/09	Payment Thank You - Web	-1,555.20
10/15	Payment Thank You - Web	-800.46
10/27	Payment Thank You - Web	-806.01
10/30	Payment Thank You - Web	-798.20

PURCHASE

10/02	COTTON GOURMET INC NEW YORK NY	10.23
10/02	DUANE READE NEW YORK NY	7.42
10/01	COTTON GOURMET INC NEW YORK NY	10.13
10/02	ETHOS - LGA HTTPSWWW.ETHO CA	146.02
10/01	DEL TACO #1106 RIVERSIDE CA	4.05
10/02	DUANE READE #14126 NEW YORK NY	3.99
10/03	CL *Chase Travel TRIPCHRG.COM VA	273.99
10/03	PANERA BREAD #601494 K FAIR LAWN NJ	6.28
10/04	SPEEDWAY 03493 FORT LEE NJ	14.23
10/03	QUICK CHEK FOOD STR SOMERVILLE NJ	9.79
10/04	PANERA BREAD #601494 K FAIR LAWN NJ	6.28
10/05	PANERA BREAD #601494 K FAIR LAWN NJ	6.28
10/05	SQ *INGO New York NY	4.90
10/05	PANERA BREAD #601494 K FAIR LAWN NJ	6.28
10/04	KING TACO 6B LOS ANGELES CA	11.77
10/04	WENDY'S 27501 PARAMUS NJ	10.71
10/05	QUICK CHEK CORPORATION RAMSEY NJ	15.77
10/06	CHEVRON 0209813 ANAHEIM CA	10.70
10/06	SPEEDWAY 03493 FORT LEE NJ	12.99
10/06	BURGER KING #2581 Q07 PATERSON NJ	14.37
10/07	TST* Westville Wall Stree New York NY	8.88
10/07	BURGER KING #4386 ONTARIO CA	13.02
10/06	PANERA BREAD #601494 K FAIR LAWN NJ	6.28
10/07	JUST SALAD NEW YORK NY	14.14
10/09	KILROY'S WONDER MAR GLEN ROCK NJ	5.97
10/09	BOTTLE KING GLEN ROCK GLEN ROCK NJ	62.98
10/08	STAPLES 00100396 PARAMUS NJ	5.84
10/07	LEAFWELL, INC 800-6609085 FL	126.65
10/09	BOTTLE KING GLEN ROCK GLEN ROCK NJ	11.18
10/09	CVS/PHARMACY #01072 GLEN ROCK NJ	4.89
10/09	SPEEDWAY 03493 FORT LEE NJ	40.00
10/11	PANERA BREAD #601494 O 201-794-2790 NJ	12.13
10/11	CL *Chase Travel TRIPCHRG.COM VA	255.64
10/12	TST* LE PAIN QUOTIDIEN - NEW YORK NY	41.24
10/11	SWEETGREEN WALL ST. NEW YORK NY	15.73
10/12	SQ *ARAMARK SERVICES, INC Atlanta GA	11.60
10/11	BOMBAY'S INDIAN CUISINE NEW YORK NY	46.05
10/11	NJ PROF LICENSE FEE EGOV.COM NJ	40.00
10/12	WHITE CASTLE 090019 HASBROUCK HTS NJ	10.00
10/12	7-ELEVEN 34989 FAIR LAWN NJ	16.59
10/13	NJ DEPARTMENT OF HEALTH EGOV.COM NJ	51.65
10/13	7-ELEVEN 34989 FAIR LAWN NJ	2.79
10/13	PANERA BREAD #601494 K FAIR LAWN NJ	13.62
10/13	WENDYS #3001 WOOD RIDGE NJ	11.72
10/14	DUANE READE NEW YORK NY	26.12
10/16	JOE THE JUICE NY NEW YORK NY	4.25
10/14	BOMBAY'S INDIAN CUISINE NEW YORK NY	16.88
10/17	TST* LE PAIN QUOTIDIEN - NEW YORK NY	36.16
10/16	DUANE READE NEW YORK NY	2.59
10/15	GARFUNKELS - THE BURGA 212-5296900 NY	50.22
10/16	RAJ MAHAL RESTAURANT NEW YORK NY	43.94
10/17	PANERA BREAD #601494 K FAIR LAWN NJ	12.56
10/18	PANERA BREAD #601494 K FAIR LAWN NJ	6.60
10/20	PANERA BREAD #601494 O 201-794-2790 NJ	9.91
10/18	ANTHEM OIL-ORANGE ORANGE CA	75.00
10/19	CVS/PHARMACY #01072 GLEN ROCK NJ	3.90
10/18	PANERA BREAD #601494 K FAIR LAWN NJ	5.53
10/19	PANERA BREAD #601494 K FAIR LAWN NJ	6.60
10/21	PANERA BREAD #601494 O 201-794-2790 NJ	6.60

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/21	PANERA BREAD #601494 O 201-794-2790 NJ	11.07
10/20	WENDY'S MIDLAND PARK MIDLAND PARK NJ	8.73
10/22	TST* Westville Wall Stree New York NY	74.86
10/21	BENNABIS HEALTH 908-5852100 NJ	98.00
10/21	PANERA BREAD #601494 K FAIR LAWN NJ	3.72
10/23	MCDONALD'S F37177 CANOGA PARK CA	7.65
10/24	TST* LE PAIN QUOTIDIEN - NEW YORK NY	38.67
10/22	INSOMNIA COOKIES-WALL NEW YORK NY	9.80
10/23	TST* TAIM - MAIDEN LANE F NEW YORK NY	12.79
10/24	PANERA BREAD #601494 K FAIR LAWN NJ	1.91
10/23	BOMBAY'S INDIAN CUISINE NEW YORK NY	53.80
10/26	23ANDME 650-963-8915 CA	138.95
10/25	PANERA BREAD #601494 K FAIR LAWN NJ	11.07
10/26	FIV*GONGCHA GSP PARAMUS NJ	6.95
10/27	BOURBON STREET GRILL O PARAMUS NJ	14.78
10/27	ANAHEIM WHEEL & TIRE 714-6303400 CA	637.46
10/26	7-ELEVEN 24087 MIDLAND PARK NJ	14.87
10/27	PANERA BREAD #601494 K FAIR LAWN NJ	41.43
10/26	PANERA BREAD #601494 K FAIR LAWN NJ	1.91
10/27	VIP TACOS ANAHEIM CA	69.73
10/26	PANERA BREAD #601494 K FAIR LAWN NJ	11.07
10/28	WALGREENS #4361 FAIR LAWN NJ	20.07
10/28	EXXONMOBIL 97646558 LOS ANGELES CA	20.00
10/28	TRTHFDR*TRUTHFINDER.COM 800-6998081 CA	29.91
10/28	SQ *WHATA LOTTA PIZZA ORANGE CA	53.31
10/28	PANERA BREAD #601494 K FAIR LAWN NJ	3.72
10/28	MAN HING FAIR LAWN NJ	39.12
10/27	USA 63037 LOS ANGELES CA	21.87
10/28	Trupanion trupanion.com WA	121.62
10/28	KING TACO 6B LOS ANGELES CA	7.33
10/27	NUTS FACTORY GSP PARAMUS NJ	7.39
10/27	TANI SUSHI AND ASIAN GRIL GLEN ROCK NJ	23.43
10/29	DUANE READE #14126 NEW YORK NY	21.90
10/28	NRXMIDDLE VILLAGE PHA HTTPSWWW.NIMB CA	130.00
10/28	SPEEDWAY 03493 FORT LEE NJ	12.91
10/29	JUST SALAD NEW YORK NY	14.14
10/29	COTTON GOURMET INC NEW YORK NY	9.39
10/30	JUST SALAD NEW YORK NY	13.60
10/28	ANTHEM OIL-ORANGE ORANGE CA	75.00
10/30	DUANE READE #14126 NEW YORK NY	4.49
10/28	JOHNS CLEANERS ANAHEIM CA	14.50
10/31	STOP & SHOP 0820 RIDGEWOOD NJ	58.06

2022 Totals Year-to-Date	
Total fees charged in 2022	\$775.00
Total interest charged in 2022	\$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	22.99%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	27.99%(v)(d)	- 0 -	- 0 -

INTEREST CHARGES (CONTINUED)

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
BALANCE TRANSFERS			
Balance Transfer	22.99%(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.

