



November 2025						
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
30	1	2	3	4	5	6

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 \$40.00 and your APRs may be subject to increase to a maximum Penalty APR of 29.99%.

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	16 years	\$14,214
\$218	3 years	\$7,855 (Savings=\$6,359)

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

ACCOUNT SUMMARY

Account Number: XXXX XXXX XXXX 6270	
Previous Balance	\$5,413.19
Payment, Credits	-\$5,439.18
Purchases	+\$5,884.77
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$5,858.78
Opening/Closing Date	10/04/25 - 11/03/25
Credit Access Line	\$37,500
Available Credit	\$31,641
Cash Access Line	\$7,500
Available for Cash	\$7,500
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

SOUTHWEST® RAPID REWARDS® CREDIT CARD SUMMARY

+ 2X Pts for Southwest purchases	0
+ 2X Points for Partner purchases	0
+ 1X Addtl Pt on Gas, Groc Strs up to \$5k	1,100
+ 2X Pts for local transit/commuting	38
+ 2X Pts for internet/cable/phone services	52
+ 2X Pts for select streaming	22
+ Points earned on all other purchases	5,753

- Total Rapid Rewards transf. to Southwest 6,965

View your card rewards dashboard and see all the benefits of your Rapid Rewards® Credit Card at www.chase.com/Southwest. View point totals and redeem at www.Southwest.com/rraccount. Call 1-800-I-FLY-SWA or visit www.Southwest.com.

Earn 2 Rapid Rewards® points per \$1 spent on purchases made directly with Southwest Airlines®. Earn 2 points for every \$1 spent at gas stations and grocery stores, on up to a total of \$5,000 in combined purchases each anniversary year. Earn 1 point per \$1 spent on all other purchases.

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01868 MA MA 85404 30710000100008540401



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

Make your payment at
chase.com/paycard

85404 BEX 9 30725 D
ROBERT C FARROW
400 LAGOMARSINO WAY
SACRAMENTO CA 95819-3029

41472027323762700000580000585878000000009

Payment Due Date:	11/28/25
New Balance:	\$5,858.78
Minimum Payment Due:	\$58.00

Account number: XXXX XXXX XXXX 6270

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

CARDMEMBER SERVICE
PO BOX 6294
CAROL STREAM IL 60197-6294

5000 160 28 3 59 27 3 23 76 270 211

To contact us regarding your account:



Call Customer Service:
In U.S. 1-800-792-0001
Spanish 1-888-446-3308
Pay by phone 1-800-436-7958
International 1-302-594-8200
We accept operator relay calls



Send Inquiries to:
P.O. Box 15298
Wilmington, DE 19850-5298



Mail Payments to:
P.O. Box 6294
Carol Stream, IL 60197-6294



Visit Our Website:
www.chase.com/cardhelp

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.

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 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:
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 (including Chase Pay Over Time plans created at checkout with select merchants), balance transfers, cash advances, My Chase Loan 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. For fee-based Chase Pay Over Time plans, there is a fixed monthly fee of up to 1.72% of the amount of each eligible purchase transaction or amount you select to pay over time with no interest. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1. the date of the transaction - for new purchases (including Chase Pay Over Time plans created at checkout with select merchants),

balance transfers, cash advances, or My Chase Loans;

- 2. the date the payee deposits the check - for new cash advance checks or balance transfer checks;
- 3. 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 the right, all of the following must be true:

- 1. 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.)
- 2. 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.
- 3. 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.

MA04012024



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
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PAYMENTS AND OTHER CREDITS

10/09	PIZZA GUYS 107 916-4512222 CA	-51.19
10/28	Payment Thank You - Web	-5,362.00
10/31	AMAZON MKTPLACE PMTS Amzn.com/bill WA	-25.99

PURCHASE

10/04	WALMART.COM 800-925-6278 AR	131.50
10/03	RALEY'S #435 SACRAMENTO CA	115.74
10/03	Amazon.com*NV3C61JJ1 Amzn.com/bill WA	92.43
10/02	CHICK-FIL-A #01724 SACRAMENTO CA	46.36
10/04	TARGET 00024927 SACRAMENTO CA	87.09
10/06	WALMART.COM 800-925-6278 AR	150.91
10/07	PAYPAL *FRGTEAMFANS 855-438-9701 FL	57.93
10/05	RALEY'S #435 SACRAMENTO CA	56.74
10/07	SQ *NU ART EDUCATION, INC gosq.com CA	239.00
10/06	KAISER 02090611 SACRAMENTO CA	75.00
10/06	RAISING CANES 1006 SACRAMENTO CA	33.96
10/07	STARBUCKS 8007827282 800-782-7282 WA	25.00
10/07	CJ GAS SACRAMENTO CA	43.54
10/07	EYE EXAM 0090 SACRAMENTO CA	49.00
10/07	TST*PIER 50 Sacramento CA	107.62
10/07	SAFEWAY #2242 SACRAMENTO CA	35.02
10/08	JIMBOYS 4 916-4521420 CA	20.56
10/09	Amazon.com*NF6LK9ES1 Amzn.com/bill WA	6.75
10/09	AMAZON MKTPL*NV8U67IE2 Amzn.com/bill WA	119.57
10/09	PIZZA GUYS 107 916-4512222 CA	51.19
10/11	UEP*KARAI - SUSHI & SPICY SACRAMENTO CA	53.29
10/10	RAISING CANES 1006 SACRAMENTO CA	28.89
10/09	PIZZA GUYS 107 916-4512222 CA	51.19
10/09	RALEY'S #435 SACRAMENTO CA	65.46
10/10	KAISER PHARM 626 SACRAMENTO CA	20.00
10/13	MCDONALD'S F661 SACRAMENTO CA	23.89
10/13	CJ GAS SACRAMENTO CA	57.27
10/13	STARBUCKS 8007827282 800-782-7282 WA	30.00
10/13	STARBUCKS 8007827282 800-782-7282 WA	30.00
10/14	PIZZA GUYS 107 916-4512222 CA	51.19
10/14	RALEY'S #435 SACRAMENTO CA	106.22
10/15	WALMART.COM 800-925-6278 AR	135.80
10/15	KAISER PHARM 610 SACRAMENTO CA	14.43
10/17	LYFT *1 RIDE 10-15 HELP.LYFT.COM CA	18.63
10/16	STARBUCKS 8007827282 800-782-7282 WA	30.00
10/15	RALEY'S #435 SACRAMENTO CA	23.02
10/16	STATE OF CALIF DMV INT SC 800-7770133 CA	45.00
10/19	AMAZON MKTPL*NU8HU3AN0 Amzn.com/bill WA	59.80
10/17	AMAZON MKTPL*NM6SD4PQ2 Amzn.com/bill WA	43.49
10/17	CVS/PHARMACY #03943 SACRAMENTO CA	52.67
10/18	PIZZA GUYS 107 916-4512222 CA	53.89
10/16	CA DMV FEE 678-7315516 TN	.88
10/18	AMAZON MKTPL*NU7D66ZO1 Amzn.com/bill WA	30.98
10/17	AMAZON MKTPL*NM5A41U21 Amzn.com/bill WA	15.21
10/18	CINNABON #102554 SACRAMENTO CA	8.19
10/19	CVS/PHARMACY #09972 SACRAMENTO CA	4.49
10/19	AMAZON PRIME*6K6E35KJ3 Amzn.com/bill WA	151.16
10/18	VICTORIA'S SECRET 0398 SACRAMENTO CA	44.48
10/21	AMAZON MKTPL*NU8KQ4XQ1 Amzn.com/bill WA	48.92
10/19	STARBUCKS STORE 03423 SACRAMENTO CA	8.60
10/20	CJ GAS SACRAMENTO CA	17.53
10/20	CJ GAS SACRAMENTO CA	28.80
10/19	RALEY'S #435 SACRAMENTO CA	145.98
10/21	KAISER PHARM 613 SACRAMENTO CA	20.00
10/21	COMPTON'S MARKET SACRAMENTO CA	11.95
10/21	WALMART.COM 800-925-6278 AR	167.30
10/22	POLO MARS YOUTUBE.COM/@ OH	5.00
10/22	STARBUCKS 8007827282 800-782-7282 WA	30.00
10/22	CJ GAS SACRAMENTO CA	53.74
10/23	Amazon.com*NU8612UO1 Amzn.com/bill WA	8.99

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/22	Amazon.com*NU3R122F0 Amzn.com/bill WA	32.61
10/22	MUIR WAY MARKET SACRAMENTO CA	5.62
10/22	MCDONALD'S F661 SACRAMENTO CA	14.99
10/22	AMAZON MKTPL*NU23G6280 Amzn.com/bill WA	9.77
10/22	COMPTON'S MARKET SACRAMENTO CA	44.23
10/22	AMAZON MKTPL*NU6VY52N0 Amzn.com/bill WA	43.45
10/22	TARGET 00003103 SACRAMENTO CA	32.63
10/23	Amazon.com*NU50Y2372 Amzn.com/bill WA	2.98
10/23	PIZZA GUYS 107 916-4512222 CA	65.85
10/23	AMAZON MKTPL*NU8SZ23W2 Amzn.com/bill WA	20.52
10/23	Amazon.com*N42HD0CR0 Amzn.com/bill WA	19.27
10/24	COMPTON'S MARKET SACRAMENTO CA	27.59
10/25	THE COCONUT RIVER PARK 916-822-4665 CA	59.65
10/24	EXTRA SPACE 1250 916-4441888 CA	98.00
10/25	STARBUCKS 8007827282 800-782-7282 WA	30.00
10/26	GOOGLE *YT Primetime g.co/helppay# CA	25.98
10/25	PAYPAL *DEMOCRCYNOW 402-935-7733 NY	5.00
10/25	THE ART OF EDUCATION WWW.THEARTOFE IA	129.00
10/27	Amazon.com*NU1D96I62 Amzn.com/bill WA	45.45
10/26	CVS/PHARMACY #03943 SACRAMENTO CA	51.17
10/26	AMAZON MKTPL*N43OT7X71 Amzn.com/bill WA	42.41
10/27	COMPTON'S MARKET SACRAMENTO CA	21.27
10/27	Amazon.com*N432E7HK1 Amzn.com/bill WA	37.75
10/26	RALEY'S #435 SACRAMENTO CA	111.16
10/28	WALMART.COM 800-925-6278 AR	53.99
10/27	RAISING CANES 1006 SACRAMENTO CA	45.42
10/28	CORIANDER VIETNAMESE REST SACRAMENTO CA	34.69
10/30	Prime Video *NK49X6F31 888-802-3080 WA	14.99
10/28	RALEY'S #435 SACRAMENTO CA	87.44
10/30	AMAZON PRIME*NK80O9ZF0 amzn.com/bill WA	2.99
10/28	RAISING CANES 1006 SACRAMENTO CA	13.56
10/29	PIZZA GUYS 107 916-4512222 CA	73.43
10/29	AMAZON MKTPL*N46I37RR1 Amzn.com/bill WA	46.75
10/30	SQ *THE SANDWICH SPOT- LA Sacramento CA	14.69
10/30	AMAZON MKTPL*NK5894Z51 Amzn.com/bill WA	8.69
10/30	AMAZON MKTPL*N42MA2QQ2 Amzn.com/bill WA	25.99
10/30	AMAZON MKTPL*NK9HM4FX1 Amzn.com/bill WA	18.66
10/30	AMAZON MKTPL*N45EM1562 Amzn.com/bill WA	24.03
10/30	AMAZON MKTPL*NK0LQ43R0 Amzn.com/bill WA	41.31
10/30	AMAZON MKTPL*N42FW5H62 Amzn.com/bill WA	9.05
10/30	SQ *THE SANDWICH SPOT- LA Sacramento CA	3.18
10/30	EVERAI SANTA VENERA	47.88
10/31	AMAZON MKTPL*NK77L2EH0 Amzn.com/bill WA	216.41
10/30	TARGET 00024927 SACRAMENTO CA	11.06
10/30	AMZN Digital*NK9EN2ZK1 888-802-3080 WA	3.99
10/30	AMAZON MKTPL*NK40C5FU1 Amzn.com/bill WA	32.22
11/01	GOOGLE *YouTube g.co/helppay# CA	10.81
11/02	AMAZON MKTPL*NK6CA7BY0 Amzn.com/bill WA	184.82
10/31	CJ GAS SACRAMENTO CA	41.10
10/31	AMAZON MKTPL*NK8AO5J31 Amzn.com/bill WA	18.75
10/31	STARBUCKS 8007827282 800-782-7282 WA	30.00
10/30	TAICHI BUBBLE TEA SACRAMENTO CA	9.19
11/01	SQ *NU ART EDUCATION, INC gosq.com CA	239.00
10/30	5 SIPS COFFEE & TEA SACRAMENTO CA	12.40
11/01	Amazon.com*NK6X995U0 Amzn.com/bill WA	71.56
11/02	PIZZA GUYS 107 916-4512222 CA	75.64
11/03	Amazon.com*NK1F71352 Amzn.com/bill WA	43.49



2025 Totals Year-to-Date	
Total fees charged in 2025	\$89.00
Total interest charged in 2025	\$2.02

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	19.99%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	28.99%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	19.99%(v)(d)	- 0 -	- 0 -
My Chase Loan	19.99%(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.

31 Days in Billing Period

