



October 2019						
S	M	T	W	T	F	S
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	9

New Balance

\$1,682.15

Minimum Payment Due

\$35.00

Payment Due Date

10/15/19

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 \$37.00.

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	8 years	\$3,759
\$68	3 years	\$2,440 (Savings=\$1,319)

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

ACCOUNT SUMMARY

Account Number: 4266 8416 2519 3436	
Previous Balance	\$707.40
Payment, Credits	-\$10,349.76
Purchases	+\$11,324.51
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$1,682.15
Opening/Closing Date	08/19/19 - 09/18/19
Credit Access Line	\$29,900
Available Credit	\$28,217
Cash Access Line	\$5,980
Available for Cash	\$5,980
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

ULTIMATE REWARDS®
SUMMARY

Previous points balance	86,223
+ 3 Points per \$1 earned on travel	11,933
+ 3 Points per \$1 earned on dining	6,183
+ 1 Point per \$1 on all other purchases	4,763
+ Points adjusted for refund	4,747
- Points redeemed this statement period	86,222

Total points available for redemption 27,627

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.

YOUR ACCOUNT MESSAGES

You have one or more balance(s) with APR expiration dates, as shown in the Interest Charge section. These APRs will continue through the expiration dates shown in the Interest Charges section.

0000001 FIS33339 C 1 Y 9 18 19/09/18 Page 1 of 3 06653 MA MA 24559 26110000010002455901 0518



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

AUTOPAY IS ON
See Your Account
Messages for details.

24559 BEX 9 26119 C
HEATHER E SWAN
930 TAHOE BLVD STE 802-61
INCLINE VILLAGE NV 89451-9451

42668416251934360000350000168215000000009

Payment Due Date:	10/15/19
New Balance:	\$1,682.15
Minimum Payment:	\$35.00

Account number: 4266 8416 2519 3436

\$ _____ Amount Enclosed
AUTOPAY IS ON

CARDMEMBER SERVICE
PO BOX 6294
CAROL STREAM IL 60197-6294

5000 160 28 203 16 25 1934363

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 6294
Carol Stream, IL 60197-6294



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 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.

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.

YOUR ACCOUNT MESSAGES (CONTINUED)

Your next AutoPayment for \$1,682.15 will be deducted from your account and credited on your due date (previous day if your due date falls on a Saturday). Any payment or other credit posted to your account prior to your AutoPay payment being processed will be deducted from the AutoPayment amount identified above.

& Item was transferred from lost / stolen account.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
08/18	& Payment Thank You-Mobile	-707.40
08/19	& IN *SUITE ACCOMMODATIONS 916-7819161 CA	-500.00
08/20	& Payment Thank You-Mobile	-1,609.37
08/24	& Payment Thank You-Mobile	-427.47
08/26	& POSTMATES 2A7BA PIZZA 877-887-7815 CA	-23.40
08/30	& Payment Thank You-Mobile	-1,948.11
09/10	Payment Thank You-Mobile	-3,803.05
09/17	Payment Thank You-Mobile	-1,330.96
PURCHASE		
08/19	& Amazon Music*MA0H487N0 888-802-3080 WA	3.99
08/19	& CHARTER COMM 888-438-2427 MO	65.99
08/19	& APL* ITUNES.COM/BILL 866-712-7753 CA	14.99
08/17	& EDGEWOOD FOOD AND BEVERAG STATELINE NV	429.71
08/19	& UBER *TRIP 800-592-8996 CA	12.48
08/17	& EDGEWOOD TAHOE STATELINE NV	394.00
08/17	& HARVEYS TAHOE CONCRT BAR STATELINE NV	39.00
08/17	& EDGEWOOD TAHOE STATELINE NV	320.23
08/17	& HARVEYS TAHOE CONCRT BAR STATELINE NV	25.00
08/17	& HARVEYS TAHOE CONCRT BAR STATELINE NV	39.00
08/18	& HLU*Hulu 1238824268702-U HULU.COM/BILL CA	11.99
08/17	& RALEY S #113 INCLINE VILLA NV	252.99
08/19	& Experian* Credit Report 479-3436237 CA	24.99
08/19	& TOWBOAT US LAKE TAHOE 530-5444522 CA	450.00
08/18	& RALEY S #119 SOUTH LAKE TA CA	11.15
08/19	& APL*ITUNES.COM/BILL 866-712-7753 CA	2.99
08/20	& Spotify USA 877-7781161 NY	9.99
08/18	& EDGEWOOD TAHOE LODGE STATELINE NV	368.87
08/18	& EDGEWOOD TAHOE LODGE STATELINE NV	59.48
08/23	& UNITED CONCORDIA COMPANI 717-260-7847 PA	40.39
08/24	& STARBUCKS 800-782-7282 WA	25.00
08/23	& UBER *TRIP 800-592-8996 CA	7.38
08/24	& FuboTV Inc 844-4413826 NY	74.99
08/24	& UBER *TRIP 800-592-8996 CA	1.00
08/25	& POSTMATES 2A7BA PIZZA HTTPSPOSTMATE CA	23.40
08/25	& POSTMATES TIP HTTPSPOSTMATE CA	10.10
08/24	& SHELL OIL 57443476809 SACRAMENTO CA	86.56
08/26	🔌 & Amazon.com*MO5JX7L00 Amzn.com/bill WA	1,114.45
08/24	& BAILARIN CELLARS SACRAMENTO CA	78.08
08/26	& CHEESECAKE SACRAMENTO SACRAMENTO CA	57.69
08/26	& TRAAF AERO CLUB TRAVIS AFB CA	158.00
08/26	& RALEY S #113 INCLINE VILLA NV	259.69
08/27	& ICM*InstantCheckmate.com 866-4905980 CA	34.78
08/31	& PRICELINE*HYATT REGEN 800-774-2354 CT	327.97
08/30	& AMERICAN AIR0012375246605 FORT WORTH TX	536.47
090119 1 S RNO PHX		
2 I PHX PVR		
08/30	& AMERICAN AIR0012375246606 FORT WORTH TX	536.47
090119 1 S RNO PHX		
2 I PHX PVR		
08/31	& AUSTINS INCLINE VILLA NV	41.18
08/31	& FREDRICKS BISTRO INCLINE VILLA NV	158.17
08/30	& CKE*AZZARA'S ITALIAN REST INCLINE VILLA NV	112.11
08/29	& HYATT REGENCY LK TAHOE F INCLINE VILLA NV	223.22
08/31	& HYATT REGENCY LAKE TAH INCLINE VILLA NV	169.04
09/01	& IZ *LA CATY 555 CIUDAD DE MEX	269.92
09/02 MEXICAN PESO		
5,400.00 X 0.049985185 (EXCHG RATE)		
09/02	& HECTORS KITCHEN BAHIA DE BAND	157.74

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/03	MEXICAN PESO	
	3,160.00 X 0.049917721 (EXCHG RATE)	
09/03	& AMZN Mktp US*933427HX3 Amzn.com/bill WA	156.24
09/03	& AMZN Mktp US*MO49I5V40 Amzn.com/bill WA	292.53
09/03	& AMZN Mktp US*MO6V996X1 Amzn.com/bill WA	110.09
09/04	& AMZN Mktp US*MO7F52KZ1 Amzn.com/bill WA	52.79
09/06	& MGM GRAND - GRAND & CO LAS VEGAS NV	37.84
09/07	& MGM GRAND - MORIMOTO LAS VEGAS NV	40.64
09/07	& MGM GRAND - MORIMOTO LAS VEGAS NV	580.63
09/11	DMV-44 775-684-4513 NV	18.25
09/12	VANS GOLF SHOP PHOENIX AZ	390.87
09/12	PROSETS GOLF US LTD HTTPSPROSETSG NV	200.69
09/12	MARRIOTT JW CAMELBK F SCOTTSDALE AZ	191.67
09/12	MARRIOTT JW CAMELBK F SCOTTSDALE AZ	106.62
09/14	TROON NORTH GOLF CLUB LLC SCOTTSDALE AZ	64.04
09/14	TROON NORTH GOLF CLUB LLC SCOTTSDALE AZ	57.54
09/14	TROON NORTH GOLF CLUB LLC SCOTTSDALE AZ	301.28
09/15	WALDORF BILTMORE GIFT SHO PHOENIX AZ	22.00
09/16	WALDORF PHOENIX AZ	1,660.15

2019 Totals Year-to-Date	
Total fees charged in 2019	\$332.09
Total interest charged in 2019	\$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)	Expiration Date*	Balance Subject to Interest Rate	Interest Charges
PURCHASES				
Introductory Purchases	0.00%(d)	09/18/19	- 0 -	- 0 -
Purchases	25.74%(v)(d)	-	- 0 -	- 0 -
CASH ADVANCES				
Cash Advances	26.99%(v)(d)	09/18/19	- 0 -	- 0 -
Cash Advances	26.99%(v)(d)	-	- 0 -	- 0 -
BALANCE TRANSFERS				
Introductory Balance Transfers	0.00%(d)	09/18/19	- 0 -	- 0 -
Balance Transfers	25.74%(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.



*If you change your payment due date, the date your promotional rate(s) ends also changes. Please be assured, the promotional rate will last for the time period promised in your offer.

SHOP WITH POINTS ACTIVITY

Split Transaction

Date of Transaction	Merchant Name or Transaction Description	\$ Amount	Rewards
RETURNS AND OTHER CREDITS			
08/29	AMAZON MARKETPLACE AMZN.COM/BILLWA	-37.97	4,747
PURCHASES AND REDEMPTIONS			
08/23	AMAZON.COM AMZN.COM/BILLWA	86.60	10,825
08/23	AMAZON MARKETPLACE AMZN.COM/BILLWA	531.10	66,387
08/26	AMAZON.COM AMZN.COM/BILLWA	72.08	9,010