



February 2026						
S	M	T	W	T	F	S
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
1	2	3	4	5	6	7
8	9	10	11	12	13	14

New Balance
\$1,045.96
 Minimum Payment Due
\$35.00
 Payment Due Date
02/10/26

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, go to www.chase.com

ACCOUNT SUMMARY

Account Number: XXXX XXXX XXXX 7623

Previous Balance	\$8,333.72
Payment, Credits	-\$14,307.81
Purchases	+\$6,796.23
Cash Advances	+\$206.00
Balance Transfers	\$0.00
Fees Charged	+\$15.00
Interest Charged	+\$2.82
New Balance	\$1,045.96
Opening/Closing Date	12/14/25 - 01/13/26
Revolving Credit Amount	\$25,800
Available Credit	\$24,754
Cash Access Line	\$1,290
Available for Cash	\$1,287
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

SOUTHWEST® RAPID REWARDS® CREDIT CARD SUMMARY

+ 3X Pts for Southwest purchases	2,447
+ 1X Addtl Pt on Gas Stns, Dining up to \$8k	0
+ Points earned on all other purchases	5,809

- Total Rapid Rewards transf. to Southwest **8,256**

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/raccount. Call 1-800-I-FLY-SWA or visit www.Southwest.com.

Earn 3 Rapid Rewards® points per \$1 spent on purchases made directly with Southwest Airlines®. Earn 2 points for every \$1 spent at gas stations and restaurants, up to a total of \$8,000 in combined purchases per anniversary year. Earn 1 point per \$1 spent on all other purchases.

YOUR ACCOUNT MESSAGES

Reminder: To the extent they are accepted, purchases of cryptocurrency and other similar digital or virtual currency are treated as a cash advance with a cash advance fee and an annual percentage rate (APR) that may be higher than your purchase APR.

Your next AutoPay payment for \$1,045.96 will be deducted from your Pay From account and credited on your due date. If your due date falls on a Saturday, we'll credit your payment the Friday before.

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This Statement is a Facsimile - Not an original

Southwest®
 Rapid Rewards®

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

AUTOPAY IS ON
 See Your Account
 Messages for details.

424631529314762300003500001045960000000005

Payment Due Date:	02/10/26
New Balance:	\$1,045.96
Minimum Payment Due:	\$35.00

Account number: XXXX XXXX XXXX 7623

\$ _____ Amount Enclosed
AUTOPAY IS ON

62237 BEX Z 01326 C

EKATERINA BORISOVA
 FERRARA GROUP LTD LLC
 15333 N PIMA RD STE 305
 SCOTTSDALE AZ 85260-2717

CARDMEMBER SERVICE
 PO BOX 6294
 CAROL STREAM IL 60197-6294

1500016028159529314762310

To contact us regarding your account:

Call Customer Service:

In U.S. 1-800-346-5538

Spanish 1-888-795-0574

Pay by phone 1-800-436-7958

International 1-480-350-7099

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 Rate:

Daily Interest Rates and Annual Percentage Rates may be found on the Rates and Fees Table. Periodic Interest Charge Calculation - Daily balance method (Including new transactions): We calculate a daily balance for each type of transaction and use the daily balances to determine your interest charges. We figure the "daily balance" for each transaction type as follows:

- We take the beginning balance for each day and add any interest charge from the prior day (known as compounding of interest) and any new transactions or other debits (including Annual Membership Fees, transaction fees, Penalty Fees, any other fees and unpaid interest charges).
- We subtract payments or credits and treat any net credit balance as a zero balance.

The result is the daily balance for each type of transaction. We figure the interest charges on your account as follows:

- To get the daily interest rate for each type of transaction we divide the APR by 365. We may combine different transaction types that have the same daily interest rates.
- We multiply the daily interest rate by the daily balance for each transaction type for each day in the billing cycle.
- We add together the interest charges for each day in the billing cycle for each transaction type.
- If any interest charge is due, we will charge you at least the minimum interest charge shown on the Rates and Fees Table. We add transactions and fees to your daily balance no earlier than:
 - For new purchases (including Chase Pay Over Time plans created at checkout with select merchants), balance transfers, cash advances, or My Chase Loans - the date of the transaction.
 - For new cash advance checks or balance transfer checks - the date the payee deposits the check.
 - Fees - either on 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.

The Balances Subject to Interest Rate for each type of transaction shown on your billing statement is the sum of the daily balances for that type of transaction divided by the number of days in the billing cycle. We may use mathematical formulas that produce equivalent results to calculate the Balance Subject to Interest Rate, interest charges and related amounts. 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.

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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.



YOUR ACCOUNT MESSAGES (CONTINUED)

Your AutoPay amount will be reduced by any payments or merchant credits that post to your account before we process your AutoPay payment. If the total of these payments and merchant credits is more than your set AutoPay amount, your AutoPay payment for that month will be zero.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/17	Payment Thank You-Mobile	-8,333.72
12/23	SHEIN.COM 844-8022500 NY	-140.41
01/08	Payment Thank You-Mobile	-5,802.09
01/09	TECHNIART INC COLLINSVILLE CT	-31.59
12/12	SHEIN.COM 844-8022500 NY	496.23
12/13	ARMLS 480-921-7777 AZ	477.00
12/16	FORBES RILEY MEDIA 818-2694479 FL	41.00
12/16	CITY OF PHOENIX 602-262-6251 AZ	578.28
12/16	CITY OF PHOENIX 602-262-6251 AZ	685.41
12/18	IN *SOLACE CLEANING LLC 602-7672550 AZ	110.00
12/18	IN *SOLACE CLEANING LLC 602-7672550 AZ	99.00
12/18	IN *SOLACE CLEANING LLC 602-7672550 AZ	150.00
12/19	WWW.SONORA* SONORA QUE SONORAQUEST.C AZ	5.00
12/18	IN *SOLACE CLEANING LLC 602-7672550 AZ	90.00
12/19	COX PHOENIX COMM SERV 800-234-3993 AZ	70.00
12/22	PROPERTYREC.COM 866-2420544 NV	20.00
12/24	COX PHOENIX COMM SERV 800-234-3993 AZ	80.00
12/28	TEMU.COM 130-248-0611 MA	11.65
12/28	VENMO *SHEIN 855-812-4430 NY	2.57
12/28	GOOGLE *Google One 855-836-3987 CA	2.15
12/28	IN *SOLACE CLEANING LLC 602-7672550 AZ	110.00
12/28	SHEIN.COM 844-8022500 NY	57.70
12/30	COX PHOENIX COMM SERV 800-234-3993 AZ	16.04
12/31	COX PHOENIX COMM SERV 800-234-3993 AZ	70.00
12/31	COX PHOENIX COMM SERV 800-234-3993 AZ	16.37
12/31	REDBOX+ DUMPSTERS OF WES 602-316-6646 AZ	445.00
12/31	REDBOX+ DUMPSTERS OF WES 602-316-6646 AZ	66.43
01/01	COX PHOENIX COMM SERV 800-234-3993 AZ	90.00
01/01	IN *SOLACE CLEANING LLC 602-7672550 AZ	150.00
01/02	COX PHOENIX COMM SERV 800-234-3993 AZ	100.00
01/04	IN *SOLACE CLEANING LLC 602-7672550 AZ	90.00
01/04	IN *SOLACE CLEANING LLC 602-7672550 AZ	99.00
01/05	COX PHOENIX COMM SERV 800-234-3993 AZ	16.04
01/05	TECHNIART INC WWW.TECHNIART CT	31.59
01/05	REFLECTING WALLS PHOTOGRA 480-4698780 AZ	299.00
01/05	REFLECTING WALLS PHOTOGRA 480-4698780 AZ	101.00
01/05	TECHNIART INC WWW.TECHNIART CT	31.59
01/05	SHERRETS BRUNO &... awaller@sherr NE	332.95
01/06	POINTS RAPID REWARDS 800-435-9792 CA	280.50
01/06	LEGACY MAKERS TV LLC 347-6059017 FL	400.00
01/05	SOUTHWES 5262118362802 800-435-9792 TX 012526 1 X LIH HNL	5.60
01/05	SOUTHWES 5262118363042 800-435-9792 TX 013126 1 D HNL PHX	228.10
01/05	SOUTHWES 5262118363158 800-435-9792 TX 013126 1 X HNL PHX	5.60
01/05	SOUTHWES 5262118327070 800-435-9792 TX 021926 1 E PHX AUS 2 E AUS MIA 3 EX MIA MCI 4 EX MCI PHX	11.20
01/05	SOUTHWES 5262118361129 800-435-9792 TX 012126 1 V PHX LAS 2 V LAS LIH	188.90
01/07	KDM SERVICES LLC PHOENIX AZ	100.88
01/05	SOUTHWES 5262118361267 800-435-9792 TX 012126 1 X PHX LAS 2 X LAS LIH	5.60
01/05	SOUTHWES 5262118362733 800-435-9792 TX	89.90

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
012526 1 U	LIH HNL	
01/08	COX PHOENIX COMM SERV 800-234-3993 AZ	100.00
01/07	THE HOME DEPOT #0468 PHOENIX AZ	15.57
01/08	SHEIN.COM 844-8022500 NY	10.95
01/10	COX PHOENIX COMM SERV 800-234-3993 AZ	15.97
01/10	COX PHOENIX COMM SERV 800-234-3993 AZ	125.42
01/10	COX PHOENIX COMM SERV 800-234-3993 AZ	61.04
01/11	IN *SOLACE CLEANING LLC 602-7672550 AZ	110.00
12/12	CASH APP*MICHAEL LITTLE Oakland CA	206.00
12/14	TRANSACTION FEE	15.00
01/13	CASH ADVANCE INTEREST CHARGE EKATERINA BORISOVA TRANSACTIONS THIS CYCLE (CARD 7623) \$7287.76- INCLUDING PAYMENTS RECEIVED	2.82

2026 Totals Year-to-Date

Total fees charged in 2026	\$15.00
Total interest charged in 2026	\$2.82

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	19.49%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	28.49%(v)(d)	\$116.71	\$2.82
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	19.49%(v)(d)	- 0 -	- 0 -
My Chase Loan	19.49%(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.



This Statement is a Facsimile - Not an original