



Manage your account online at :  
[www.chase.com/cardhelp](http://www.chase.com/cardhelp)



Customer Service:  
1-800-945-2028



Mobile: Download the  
Chase Mobile® app today

December 2022						
S	M	T	W	T	F	S
27	28	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

**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](http://www.chase.com)

## ACCOUNT SUMMARY

<b>Account Number: 4246 3153 1636 0302</b>	
Previous Balance	\$13,039.00
Payment, Credits	-\$13,039.00
Purchases	+\$56,425.38
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$2.01
Interest Charged	<u>\$0.00</u>
<b>New Balance</b>	<b>\$56,427.39</b>
Opening/Closing Date	10/17/22 - 11/16/22
Revolving Credit Amount	\$70,000
Available Credit	\$13,572
Cash Access Line	\$3,500
Available for Cash	\$3,500
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Balance over the Credit Access Line</b>	<b>\$0.00</b>

## CHASE ULTIMATE REWARDS® SUMMARY

Previous points balance	628,996
+ 1.5% (1.5 Pts)/\$1 earned on all purchases	84,639

**Total points available for redemption 713,635**

Redeem for cash back- any amount, anytime. Log on to [chase.com/ultimaterewards](http://chase.com/ultimaterewards) to explore all your reward options.

You earn unlimited 1.5% cash back on all purchases- it's automatic! Redeem for cash with no minimum, and your Cash Back rewards do not expire as long as your account is open.

## YOUR ACCOUNT MESSAGES

Your next AutoPay payment for \$564.00 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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0516

Y 9 16 22/11/16

Page 1 of 3

06630 MA DA 68572 32010000010006857201



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

**AUTOPAY IS ON**  
See Your Account  
Messages for details.

42463153163603020005640005642739000000000

**Payment Due Date: 12/10/22**  
**New Balance: \$56,427.39**  
**Minimum Payment Due: \$564.00**

**Account number: 4246 3153 1636 0302**

68572 BEX 9 32022 C  
AARON KATZ  
RK WEST LLC  
2250 59TH STREET  
BROOKLYN NY 11204

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

CARDMEMBER SERVICE  
PO BOX 1423  
CHARLOTTE NC 28201-1423

5000 160 28 15953 16360 30 24

To contact us regarding your account:

	<b>Call Customer Service:</b> In U.S. 1-800-945-2028 Spanish 1-888-795-0574 Pay by phone 1-800-436-7958 International 1-480-350-7099 We accept operator relay calls		<b>Send Inquiries to:</b> P.O. Box 15298 Wilmington, DE 19850-5298		<b>Mail Payments to:</b> P.O. Box 1423 Charlotte, NC 28201-1423		<b>Visit Our Website:</b> <a href="http://www.chase.com/cardhelp">www.chase.com/cardhelp</a>
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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.

**Interest Accrual:** We accrue periodic interest charges on a transaction, fee or interest charge from the date it is added to your daily balance until payment in full is received on your account.

**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.

**Payment Allocation:** When you make a payment, generally, we first apply your minimum payment to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your balance in full each month, you may not be able to avoid interest charges on new purchases.



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To manage your account, including card payments, alerts, and change of address, visit [www.chase.com/cardhelp](http://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 that post to your account before we process your AutoPay payment. If the total of these payments and merchant credits is more than your statement balance, your AutoPay payment for that month will be zero.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/07	Payment Thank You - Web	-13,039.00
10/16	CALLRAIL, INC 888-658-5187 GA	49.00
10/19	BUBBLY CAR WASH BROOKLYN NY	30.49
10/19	SQ *CORP DEPOT gosq.com NJ	275.00
10/19	EINHORN GROCERY BROOKLYN NY	3.99
10/19	AMAZING SAVINGS #04 BROOKLYN NY	273.50
10/21	AMZN Mktp US*H82H52BR0 Amzn.com/bill WA	27.14
10/27	DELTA DENTAL OF NEW JE 888-8993734 NJ	98.00
10/27	M&S INSURANCE AGENCY I 718-633-151 NY	25,749.83
10/30	Amazon Prime*H07Q69I80 Amzn.com/bill WA	16.32
11/02	HORIZON BLUE CROSS BLU 800-355-2583 NJ	26.36
10/31	MOISHAS DISCOUNT SUPERMAR BROOKLYN NY	19.07
11/02	HORIZON BLUE CROSS BLU 800-355-2583 NJ	1,223.07
11/01	AMZN Mktp US*H03SZ79R1 Amzn.com/bill WA	9.24
10/31	MID-STATES DIST CO INC 651-698-8831 TX	800.00
11/02	AMZN Mktp US*H273C90A0 Amzn.com/bill WA	44.15
11/02	Amazon.com*H201Y94U1 Amzn.com/bill WA	51.57
11/02	Amazon.com*H24DB64D1 Amzn.com/bill WA	28.01
11/05	AMZN Mktp US*H27Q05G41 Amzn.com/bill WA	180.71
11/07	AMZN Mktp US*H21ML3FX2 Amzn.com/bill WA	7.99
11/07	AMZN Mktp US*H272V8IY0 Amzn.com/bill WA	15.80
11/07	AMZN Mktp US*H21X84LP2 Amzn.com/bill WA	22.40
11/07	AMZN Mktp US*H27FO5LO2 Amzn.com/bill WA	10.88
11/07	Amazon.com*H23FT8L02 Amzn.com/bill WA	24.49
11/07	SQ *CORP DEPOT gosq.com NJ	632.00
11/09	STK*Shutterstock 866-6633954 NY	29.00
11/09	Amazon.com*H27KS3GA2 Amzn.com/bill WA	102.56
11/09	SQ *CITIZENS ICON HOLDING Jersey City NJ	73.00
11/09	Amazon.com*HB3QS74O1 Amzn.com/bill WA	16.85
11/09	RESERVE CUT NEW YORK NY	403.38
11/11	Amazon.com*HB2A91570 Amzn.com/bill WA	217.68
11/10	AMZN Mktp US*HB8LL2TF1 Amzn.com/bill WA	241.86
11/10	SPS COMMERCE 866-999-8729 MN	948.00
11/11	Amazon.com*HB54J4800 Amzn.com/bill WA	55.94
11/11	AMZN Mktp US*H25KF07F2 Amzn.com/bill WA	25.02
11/13	INCREMENTUM DIGITAL INCREMENTUMDI NY	1,500.00
11/13	CITGO GAS BROOKLYN NY	82.24
11/14	Amazon.com*HB11M83B2 Amzn.com/bill WA	19.59
11/11	ESSEN DELI BROOKLYN NY	38.23
11/14	MATTHEWS GOLD KENNEDY AND 602-9441515 AZ	1,693.35
11/14	BZS TRANSPORT 718-618-6133 NY	3,662.00
11/16	AMZN Mktp US*HB5WA3H72 Amzn.com/bill WA	117.44
	AARON KATZ	
	TRANSACTIONS THIS CYCLE (CARD 0302) \$25806.15	
	INCLUDING PAYMENTS RECEIVED	
10/19	ALTITUDE MORUMBI SAO PAULO	.96
	10/20 BRAZILIAN REAL	
	5.00 X 0.192000000 (EXCHG RATE)	
10/20	FOREIGN TRANSACTION FEE	.02
10/19	HUDSON NEWS GUARULHOS	5.85
	10/20 BRAZILIAN REAL	
	30.75 X 0.190243902 (EXCHG RATE)	
10/20	FOREIGN TRANSACTION FEE	.17
10/19	ECHO GLOBAL LOGISTICS 312-334-2940 IL	323.21
10/19	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
10/19	ALTITUDE MORUMBI SAO PAULO	51.58
	10/20 BRAZILIAN REAL	
	270.00 X 0.191037037 (EXCHG RATE)	
10/20	FOREIGN TRANSACTION FEE	1.54
10/19	ECHO GLOBAL LOGISTICS 312-334-2940 IL	250.65

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
10/19	PAG*Aletaxista SAO PAULO	9.55
10/20	BRAZILIAN REAL	
	50.00 X 0.191000000 (EXCHG RATE)	
10/20	FOREIGN TRANSACTION FEE	.28
10/19	DROGARIA FAPE SAO PAULO	17.47
10/20	NEWARK AP CART RENTAL NEWARK NJ	6.00
10/21	PROGRESSIVE *INSURANCE 800-776-4737 OH	287.23
10/25	ECHO GLOBAL LOGISTICS 312-334-2940 IL	1,124.77
10/26	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
10/27	ECHO GLOBAL LOGISTICS 312-334-2940 IL	295.62
10/30	BIGCOMMERCE 888-699-8911 TX	87.05
10/31	ECHO GLOBAL LOGISTICS 312-334-2940 IL	513.29
11/01	ECHO GLOBAL LOGISTICS 312-334-2940 IL	751.74
11/02	ECHO GLOBAL LOGISTICS 312-334-2940 IL	189.29
11/03	OPTIMUM 7836 718-860-3513 NY	116.50
11/04	SQ *COASTAL DESIGN GROUP Norfolk VA	2,775.00
11/04	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
11/08	ECHO GLOBAL LOGISTICS 312-334-2940 IL	479.77
11/08	ECHO GLOBAL LOGISTICS 312-334-2940 IL	484.86
11/08	ECHO GLOBAL LOGISTICS 312-334-2940 IL	737.88
11/08	ECHO GLOBAL LOGISTICS 312-334-2940 IL	763.42
11/08	ECHO GLOBAL LOGISTICS 312-334-2940 IL	1,684.82
11/09	ECHO GLOBAL LOGISTICS 312-334-2940 IL	445.59
11/10	ECHO GLOBAL LOGISTICS 312-334-2940 IL	986.71
11/10	ECHO GLOBAL LOGISTICS 312-334-2940 IL	759.58
11/10	ECHO GLOBAL LOGISTICS 312-334-2940 IL	867.30
11/11	ECHO GLOBAL LOGISTICS 312-334-2940 IL	914.38
11/14	ECHO GLOBAL LOGISTICS 312-334-2940 IL	375.07
11/15	BIGCOMMERCE 888-699-8911 TX	87.05
11/14	ECHO GLOBAL LOGISTICS 312-334-2940 IL	388.04
	SCHMILEY SCHICK	
	TRANSACTIONS THIS CYCLE (CARD 0310) \$17582.24	

2022 Totals Year-to-Date	
Total fees charged in 2022	\$126.23
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	16.99%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	28.74%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	16.99%(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.

IMPORTANT NEWS

Your account is a business account, to be used only for business transactions. It is not intended for personal, family or household purposes.