

June 2023						
S	M	T	W	T	F	S
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	7	8

**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 6641 4306</b>	
Previous Balance	\$56,903.53
Payment, Credits	-\$2,938.95
Purchases	+\$35,144.18
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$142.96
Interest Charged	+\$1,165.16
<b>New Balance</b>	<b>\$90,416.88</b>
Opening/Closing Date	04/17/23 - 05/16/23
Revolving Credit Amount	\$85,000
Available Credit	\$0
Cash Access Line	\$4,250
Available for Cash	\$0
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Balance over the Credit Access Line</b>	<b>\$5,416.88</b>

## CHASE ULTIMATE REWARDS® SUMMARY

Previous points balance	1,158,026
+ 1.5% (1.5 Pts)/\$1 earned on all purchases	49,162
<b>Total points available for redemption</b>	<b>1,207,188</b>

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

You are over your credit line/credit access line by \$5,416.88. You can pay down your balance faster by including this amount with your payment.

Your next AutoPay payment for \$2,069.00 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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P.O. BOX 15123  
WILMINGTON, DE 19850-5123  
For Undeliverable Mail Only

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

<b>Payment Due Date:</b>	<b>06/10/23</b>
<b>New Balance:</b>	<b>\$90,416.88</b>
<b>Minimum Payment Due:</b>	<b>\$2,069.00</b>

Account number: 4246 3153 6641 4306

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

51641 BEX 9 13623 C  
AARON KATZ  
RK WEST LLC  
2250 59TH STREET  
BROOKLYN NY 11204

CARDMEMBER SERVICE  
PO BOX 1423  
CHARLOTTE NC 28201-1423

⑆ 5000 160 28 ⑆ 15953664 143065⑈

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.

Transactions designated with an & have been transferred from lost / stolen account.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
04/19	& NEWARK AP CART RENTAL NEWARK NJ	6.00
04/19	& NEWARK AP CART RENTAL NEWARK NJ	6.00
04/20	& ALL COUNTY VENDING CENTRAL VALLE NY	4.20
04/20	& ALL COUNTY VENDING CENTRAL VALLE NY	2.10
04/20	& ALL COUNTY VENDING CENTRAL VALLE NY	2.10
04/20	& ALL COUNTY VENDING CENTRAL VALLE NY	2.10
04/20	& COCA COLA NEW WINDSOR NEW WINDSOR NY	3.50
04/24	& ECHO GLOBAL LOGISTICS 312-334-2940 IL	1,004.20
04/24	& ECHO GLOBAL LOGISTICS 312-334-2940 IL	737.86
04/25	& USPS STAMPS ENDICIA 888-434-0055 DC	600.00
04/30	& BIGCOMMERCE 888-699-8911 TX	87.05
05/02	& OPTIMUM 7836 718-860-3513 NY	103.45
05/02	& SQ *COASTAL DESIGN GROUP Norfolk VA	5,411.25
05/05	& ECHO GLOBAL LOGISTICS 312-334-2940 IL	1,267.81
05/08	SQ *COASTAL DESIGN GROUP Norfolk VA	6,475.00
05/11	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
05/15	BIGCOMMERCE 888-699-8911 TX	87.05
	SCHMILEY SCHICK	
	TRANSACTIONS THIS CYCLE (CARD 0310) \$16399.67	
05/01	& AMZN Mktp US Amzn.com/bill WA	-76.57
05/02	& AMZN Mktp US Amzn.com/bill WA	-150.73
05/01	& AMZN Mktp US Amzn.com/bill WA	-101.78
05/01	& AMZN Mktp US Amzn.com/bill WA	-150.73
05/01	& AMZN Mktp US Amzn.com/bill WA	-150.73
05/01	& AMZN Mktp US Amzn.com/bill WA	-23.11
05/01	& AMZN Mktp US Amzn.com/bill WA	-75.36
05/01	& AMZN Mktp US Amzn.com/bill WA	-150.72
05/02	& AMZN Mktp US Amzn.com/bill WA	-150.73
05/02	& AMZN Mktp US Amzn.com/bill WA	-150.73
05/10	AUTOMATIC PAYMENT - THANK YOU	-569.00
05/10	& POSGUYSKOM 800-9036571 WA	-1,188.76
04/17	& BP#11888396002 GAS CORP BROOKLYN NY	43.38
04/18	& SQ *OFFICE WORKS PLUS Williamston NC	43.97
04/19	& READYREFRESH/WATERSERV 800-274-5282 CA	285.48
04/19	& Amazon.com*HV5RC5GI2 Amzn.com/bill WA	290.12
04/19	& NOSH & BAGEL BROOKLYN NY	15.50
04/20	& SQ *OFFICE WORKS PLUS Williamston NC	56.94
04/20	& Amazon.com*HV2U39BP2 Amzn.com/bill WA	123.20
04/21	& AMZN Mktp US*HV5OL22K1 Amzn.com/bill WA	289.58
04/20	& BORDEAUX STEAKHOUSE BROOKLYN NY	369.88
04/22	& AMZN Mktp US*HF03W4NT0 Amzn.com/bill WA	63.13
04/21	& GS1 US 937-435-3870 NJ	750.00
04/21	& AIRBNB HM4K5D5DJP AIRBNB.COM CA	1,373.39
04/21	& AMZN Mktp CA*HV5CN07H1 WWW.AMAZON.CA ON 04/22 CANADIAN DOLLAR 6,407.52 X 0.743715197 (EXCHG RATE)	4,765.37
04/23	& FOREIGN TRANSACTION FEE	142.96
04/21	& MOISHAS DISCOUNT SUPERMAR BROOKLYN NY	5.78
04/23	& AMZN Mktp US*HF2TV5E10 Amzn.com/bill WA	1,181.19
04/24	& WEEKLY LINK 347-787-1838 NY	47.00
04/25	& THE HARTLEY LAW GROUP PC 757-8023732 VA	2,575.00
04/24	& NATIONAL WHOLESALE LIQUID BROOKLYN NY	3.49
04/26	& AMZN Mktp US*HF0G78532 Amzn.com/bill WA	923.28
04/26	& HELIUM10.COM WWW.HELIUM10. CA	99.00
04/25	& BRUCHA JUDAICA INC 718-437-4753 NY	82.75
04/27	& AMZN Mktp US*HF0Z112W1 Amzn.com/bill WA	13.05
04/27	& AMZN Mktp US*HF3AA17R1 Amzn.com/bill WA	249.70
04/27	& BERTIE SENTRY HARDWARE 252-7942268 NC	633.10

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
04/28	& Amazon.com*HF8821IV1 Amzn.com/bill WA	375.48
04/28	& AMZN Mktp US*HF0PU9UT2 Amzn.com/bill WA	253.58
04/27	& DELTA DENTAL OF NEW JE 888-8993734 NJ	98.00
04/28	& Amazon.com*HM1WC7ZE0 Amzn.com/bill WA	164.60
04/29	& YATED NEEMAN 845-3691600 NJ	45.00
05/01	& Amazon Prime*HM0BY2AA1 Amzn.com/bill WA	16.32
04/30	& GETIDA HTTPSGETIDA.C NJ	90.03
04/30	& GETIDA HTTPSGETIDA.C NJ	113.63
05/01	& IG PPC LLC 347-5005476 NY	1,800.00
05/03	& AMZN Mktp US*Y73QJ39R3 Amzn.com/bill WA	25.96
05/02	& Amazon.com*HM4CL7H81 Amzn.com/bill WA	81.30
05/02	& HAMODIA BROOKLYN NY	50.00
05/04	& Amazon.com*OT33Z3UB3 Amzn.com/bill WA	125.88
05/03	& Amazon.com*DQ3NK8IP3 Amzn.com/bill WA	72.92
05/03	& EBAY*T*13522936262 408-3766151 CA	276.10
05/03	& HARRIS/PAYVISION 312-4237444 IL	221.37
05/05	& CHESNUT MARKET HASBROUCK HASBROUCK HEI NJ	60.00
05/07	& BARNEA BISTRO 212-4611001 NY	485.86
05/09	& STK*Shutterstock 866-6633954 NY	29.00
05/16	LinkedIn Pre 9044164054 855-6535653 CA	76.20
05/16	PURCHASE INTEREST CHARGE AARON KATZ TRANSACTIONS THIS CYCLE (CARD 4306) \$17113.68 INCLUDING PAYMENTS RECEIVED	1,165.16

2023 Totals Year-to-Date	
Total fees charged in 2023	\$629.54
Total interest charged in 2023	\$1,165.16

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	18.24%(v)(d)	\$77,723.97	\$1,165.16
CASH ADVANCES			
Cash Advances	29.99%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	18.24%(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.

