



Manage your account online at :  
www.chase.com/cardhelp

Customer Service:  
1-800-945-2028

Mobile: Download the  
Chase Mobile® app today

March 2024						
S	M	T	W	T	F	S
25	26	27	28	29	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

**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

<b>Account Number: 4246 3153 6641 4306</b>	
Previous Balance	\$31,471.72
Payment, Credits	-\$31,471.72
Purchases	+\$64,664.59
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$93.47
Interest Charged	<u>\$0.00</u>
<b>New Balance</b>	<b>\$64,758.06</b>
Opening/Closing Date	01/17/24 - 02/16/24
Revolving Credit Amount	\$85,000
Available Credit	\$20,241
Cash Access Line	\$4,250
Available for Cash	\$4,250
<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	1,710,621
+ 1.5% (1.5 Pts)/\$1 earned on all purchases	96,998
<b>Total points available for redemption</b>	<b>1,807,619</b>

Redeem for cash back- any amount, anytime. Log on to [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 \$647.00 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.

0000001 FIS33339 C 1 Y 9 16 24/02/16 Page 1 of 5 06630 MA DA 76513 04710000010007651301 0516



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

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

**Payment Due Date:** 03/10/24  
**New Balance:** \$64,758.06  
**Minimum Payment Due:** \$647.00

Account number: 4246 3153 6641 4306

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

76513 BEX 9 04724 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 14306511

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.



DA05042021

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
01/16	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/16	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/16	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/15	GOLDBERGS SUPERMARKET BROOKLYN NY	24.86
01/16	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/16	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/17	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/17	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/17	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/16	N & G HARDWARE BROOKLYN NY	43.53
01/18	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/19	STAMPS.COM *USPOSTAGE 855-608-2677 TX	600.00
01/19	TOYS 2 PLAY 718-234-2206 NY	175.00
01/19	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/19	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/22	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/22	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/22	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/22	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/23	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/23	STAMPS.COM *USPOSTAGE 855-608-2677 TX	600.00
01/23	RITE AID 03766 BROOKLYN NY	11.99
01/23	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/23	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/23	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/23	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/24	STAMPS.COM *USPOSTAGE 855-608-2677 TX	600.00
01/23	GOLDBERGS SUPERMARKET BROOKLYN NY	54.25
01/24	STAMPS.COM *USPOSTAGE 855-608-2677 TX	600.00
01/25	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/25	TST* SUSHI TAEEM - 13TH A Brooklyn NY	60.83
01/26	TOYS 2 PLAY 718-234-2206 NY	168.00
01/28	TST* VERY JUICE BAR - AVE Brooklyn NY	13.01
01/29	USPS STAMPS ENDICIA 888-434-0055 DC	600.00
01/29	GLATT A LA CARTE BROOKLYN NY	226.82
01/28	RESERVE CUT NEW YORK NY	372.45
01/29	RITE AID 03766 BROOKLYN NY	23.63
01/29	GOLDBERGS SUPERMARKET BROOKLYN NY	21.45
01/30	BIGCOMMERCE 888-699-8911 TX	114.32
01/30	BUBBLY CAR WASH BROOKLYN NY	30.49
01/30	POMEGRANATE BROOKLYN NY	79.96
01/31	TST* BREADBERRY - 1689 60 Brooklyn NY	5.98
01/31	TST* SUSHI TAEEM - 13TH A Brooklyn NY	74.38
01/31	BREADBERRY INC 718-259-6666 NY	32.77
02/02	TOYS 2 PLAY 718-234-2206 NY	156.00
02/02	OPTIMUM 7836 718-860-3513 NY	164.45
02/05	47TH GARAGE LLC NEW YORK NY	49.50
02/07	TOIREM.ORG CHARITY 012-345-6789 NY	18.00
02/07	BP HAT CORP BROOKLYN NY	25.75
02/08	SCHWARTZ SHOES BROOKLYN NY	145.00
02/09	TOIREM.ORG CHARITY 012-345-6789 NY	3.00
02/09	TOIREM.ORG CHARITY 012-345-6789 NY	3.00
02/09	TOYS 2 PLAY 718-234-2206 NY	165.00
02/09	TOIREM.ORG CHARITY 845-286-4736 NY	5.00
02/10	THE NEW STAND ST2823 NEWARK NJ	3.19
02/09	TOIREM.ORG CHARITY 845-286-4736 NY	36.00
02/09	RADIOLOGY ASSOCIATES BROOKLYN NY	229.75
02/09	CONG. TOLDOS YITZCHOK BROOKLYN NY	3.25
02/11	UPY*MENOLID-HERUT STIEN RISHON LEZION	2.73

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
	02/13 SHEQEL	
	10.00 X 0.273000000 (EXCHG RATE)	
02/13	FOREIGN TRANSACTION FEE	.08
02/11	SUPER PHARM KING GEORGE J JERUSALEM	16.84
	02/13 SHEQEL	
	61.60 X 0.273376623 (EXCHG RATE)	
02/13	FOREIGN TRANSACTION FEE	.50
02/12	AROMA JERUSALEM	11.48
	02/14 SHEQEL	
	42.00 X 0.273333333 (EXCHG RATE)	
02/14	FOREIGN TRANSACTION FEE	.34
02/14	PROGRESSIVE INS 800-776-4737 OH	633.64
02/13	AROMA JERUSALEM	7.14
	02/15 SHEQEL	
	26.00 X 0.274615384 (EXCHG RATE)	
02/15	FOREIGN TRANSACTION FEE	.21
02/13	SUPER MAMILA JERUSALEM	4.94
	02/15 SHEQEL	
	18.00 X 0.274444444 (EXCHG RATE)	
02/15	FOREIGN TRANSACTION FEE	.14
02/14	TOREM JERUSALEM	4.95
	02/16 SHEQEL	
	18.00 X 0.275000000 (EXCHG RATE)	
02/16	FOREIGN TRANSACTION FEE	.14
02/14	AROMA JERUSALEM	7.98
	02/16 SHEQEL	
	29.00 X 0.275172413 (EXCHG RATE)	
02/16	FOREIGN TRANSACTION FEE	.23
02/15	BIGCOMMERCE 888-699-8911 TX	114.32
02/14	B FRESH JEROZALIM	6.60
	02/16 SHEQEL	
	24.00 X 0.275000000 (EXCHG RATE)	
02/16	FOREIGN TRANSACTION FEE	.19
	SCHMILEY SCHICK	
	TRANSACTIONS THIS CYCLE (CARD 0310) \$18953.06	
02/05	Payment Thank You - Web	-31,471.72
01/16	AMZN Mktp US*RT1N21IR2 Amzn.com/bill WA	63.83
01/17	E-Z*PASSNY REBILL 800-333-8655 NY	45.00
01/17	AMZN Mktp US*R81MM8FV2 Amzn.com/bill WA	128.39
01/18	Amazon.com*R840W6NE2 Amzn.com/bill WA	248.20
01/18	READYREFRESH/WATERSERV 800-274-5282 CA	93.97
01/18	AMZN Mktp US*R81LC6OE1 Amzn.com/bill WA	87.12
01/17	CITGO GAS BROOKLYN NY	59.94
01/18	Amazon.com*RT9UG6Y41 Amzn.com/bill WA	52.79
01/19	DUNKIN #359458 BROOKLYN NY	4.89
01/21	Amazon.com*R06GM6AC0 Amzn.com/bill WA	92.54
01/21	BREADBERRY INC 718-259-6666 NY	454.85
01/23	AMZN Mktp US*R86NQ0DQ1 Amzn.com/bill WA	9.69
01/23	JELL TEL 855-535-5835 NY	415.16
01/23	AMZN Mktp US*R84HG4W72 Amzn.com/bill WA	42.79
01/23	NOSH & BAGEL BROOKLYN NY	16.50
01/23	E-Z*PASSNY REBILL 800-333-8655 NY	45.00
01/24	ADOBE *800-833-6687 800-833-6687 CA	104.48
01/23	AMZN Mktp US*R085U0BW0 Amzn.com/bill WA	121.98
01/24	Amazon.com*R07PV26R0 Amzn.com/bill WA	29.71
01/24	DUNKIN #359458 BROOKLYN NY	3.80
01/23	NATIONAL WHOLESALE LIQUID BROOKLYN NY	35.54
01/25	E-Z*PASSNY REBILL 800-333-8655 NY	45.00
01/25	BP#2093243GO GREEN 17 LL PARAMUS NJ	57.56
01/25	DUNKIN #359458 BROOKLYN NY	5.97
01/24	BREADBERRY INC 718-259-6666 NY	573.24
01/26	SCHWARTZ APPETIZING BROOKLYN NY	9.00
01/26	Amazon.com*R03DU3W90 Amzn.com/bill WA	123.52
01/26	AMZN Mktp US*R04MM2XH2 Amzn.com/bill WA	13.35
01/26	AMZN Mktp CA*R01Q52ZG1 WWW.AMAZON.CA ON	2,373.77
	01/27 CANADIAN DOLLAR	
	3,196.52 X 0.742610714 (EXCHG RATE)	
01/28	FOREIGN TRANSACTION FEE	71.21
01/26	EXECUTIVE COLLISIONS 718-954-9400 NY	500.00
01/28	COSTCO WHSE #0318 BROOKLYN NY	1,337.47



ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/26	KOSHER DISCOUNT BROOKLYN NY	32.16
01/28	RED POCKET MOBILE HTTPSWWW.REDP CA	12.56
01/29	AMZN Mktp US*R04IF7HH1 Amzn.com/bill WA	81.18
01/28	NOSH & BAGEL BROOKLYN NY	9.50
01/29	TRUE VALUE COMPANY 773-695-5413 IL	8,288.00
01/29	DUNKIN #359458 BROOKLYN NY	3.80
01/30	TST* BEYU-AIRPORT 2 RDU NC	3.54
01/30	ISNYUS ISNY.US NY	52.50
01/29	BLD*PARKSIDE HOMES NY LLC 845-783-1063 NY	6,998.32
01/30	AMZN Mktp US*R26AO0M00 Amzn.com/bill WA	41.68
01/30	Amazon Prime*R02AZ8261 Amzn.com/bill WA	16.32
01/30	E-Z*PASSNY REBILL 800-333-8655 NY	45.00
02/01	BORDEAUX BROOKLYN NY	161.53
01/31	SELLERISE INC WWW.SELLERISE FL	99.99
01/31	DUNKIN #359458 BROOKLYN NY	4.89
02/01	DUNKIN #359458 BROOKLYN NY	3.80
02/01	IG PPC LLC 347-5005476 NY	1,800.00
02/01	GLOBAL EXPERIENCE SPECIA .GESEXPO.COM NV	1,063.35
02/01	ISNYUS ISNY.US NY	52.50
02/02	SCHWARTZ APPETIZING BROOKLYN NY	44.00
02/02	MISHKUNI SPRING VALLEY NY	18.00
02/01	MITTELMAN'S FOOD CENTE 718-851-1205 NY	1,500.00
02/02	DUNKIN #359458 BROOKLYN NY	3.80
02/01	GOFLOW APP LLC 212-660-0281 NJ	4,026.19
02/03	JELL TEL 855-535-5835 NY	415.16
02/02	KOSHER DISCOUNT BROOKLYN NY	24.59
02/04	NOSH & BAGEL BROOKLYN NY	8.50
02/02	BOCHNER'S GROCERY, LLC BROOKLYN NY	56.95
02/02	ESSEN DELI BROOKLYN NY	32.38
02/05	Amazon.com*RB47B3EC0 Amzn.com/bill WA	40.76
02/05	DUNKIN #359458 BROOKLYN NY	3.80
02/06	E-Z*PASSNY REBILL 800-333-8655 NY	45.00
02/06	HAMESIVTA OF MONSEY 732-801-9981 NY	250.00
02/06	EXECUTIVE COLLISIONS 718-954-9400 NY	800.00
02/06	STARBUCKS STORE 07921 BROOKLYN NY	4.08
02/07	UTA OF BORO PARK 718-4387822 NY	4,370.00
02/07	DUNKIN #359458 BROOKLYN NY	3.80
02/07	NEW YORK STATE DMV 518-4740904 NY	17.50
02/07	USCUSTOMS TRUSTEDTRAVELER 317-715-6776 IN	100.00
02/07	SESAME BORO PARK BROOKLYN NY	18.50
02/08	ALLIANZ INSURANCE ALLIANZINS.US VA	76.00
02/08	LAGOON TRAVEL 718-452-4666 NY	900.00
02/08	DUNKIN #359458 BROOKLYN NY	3.80
02/09	DUNKIN #359458 BROOKLYN NY	3.80
02/09	TST* 722 Brooklyn NY	95.11
02/09	AMZN Mktp CA*RB2AR1HU2 WWW.AMAZON.CA ON 02/10 CANADIAN DOLLAR 915.69 X 0.743712391 (EXCHG RATE)	681.01
02/11	FOREIGN TRANSACTION FEE	20.43
02/11	MESIVTA MEOR HATORAH 718-438-1050 NY	886.36
02/11	BP#9570103IBI ENTERPRISE ROCKAWAY BEAC NY	3.50
02/09	KOSHER DISCOUNT BROOKLYN NY	25.65
02/11	EXXON BOLLA OPEATING CORP BROOKLYN NY	65.69
02/13	AMZN Mktp US*RI4YX0M70 Amzn.com/bill WA	10.59
02/11	DOMA LAND SEA CEDARHURST NY	497.78
02/12	E-Z*PASSNY REBILL 800-333-8655 NY	45.00
02/13	Spectrum 855-707-7328 MO	129.98
02/13	DUNKIN #359458 BROOKLYN NY	3.80
02/13	AMZN Mktp US*RI7ZE4N12 Amzn.com/bill WA	33.66
02/13	CHAIM ORG. 718-492-8700 NY	180.00
02/14	DUNKIN #359458 BROOKLYN NY	3.80
02/14	GOLDBERGS SUPERMARKET BROOKLYN NY	26.29
02/13	WORLD OF COMMUNICATION 718-831-7007 NY	87.10
02/14	AMZN Mktp US*RIOY062H0 Amzn.com/bill WA	112.08
02/16	LinkedIn Pre 9911028804 855-6535653 CA	76.20
02/15	GLOBAL EXPERIENCE SPECIA .GESEXPO.COM NV	2,402.04
02/15	HAMESIVTA OF MONSEY 732-801-9981 NY	1,000.00

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/16	BORDEAUX BROOKLYN NY	331.24
02/15	AMZN Mktp US*RB17B2I91 Amzn.com/bill WA	5.89
02/15	AMZN Mktp US*RI0CL0V12 Amzn.com/bill WA	250.55
02/15	DUNKIN #359458 BROOKLYN NY	3.80
02/16	Amazon.com*RI56K9MS2 Amzn.com/bill WA	23.96
	AARON KATZ	
	TRANSACTIONS THIS CYCLE (CARD 4306) \$14333.28	
	INCLUDING PAYMENTS RECEIVED	

2024 Totals Year-to-Date		
Total fees charged in 2024		\$230.15
Total interest charged in 2024		\$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	18.49%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	29.99%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfers	18.49%(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.

