

January 2026						
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	31
1	2	3	4	5	6	7

New Balance  
**\$6,054.98**  
Minimum Payment Due  
**\$60.00**  
Payment Due Date  
**01/21/26**

### MILEAGEPLUS MILES EARNED

+ 3X Miles earned on United purchases	4,313
+ Additional miles earned at restaurants	2,034
+ Additional miles earned on travel purchases	969
+ Miles earned on all purchases	7,924
+ 3 addl miles on Renowned Hotels	0

**- Total miles earned this statement 15,240**

Thank you for choosing the United Club(SM) Card! Please visit [www.united.com/usemiles](http://www.united.com/usemiles) to see all your redemption options! 1-800-421-4655 (MileagePlus) 1-800-241-6522 (Reservations)

**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 \$40.00 and your APRs may be subject to increase to a maximum Penalty APR of 29.99%.

**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	17 years	\$15,707
\$232	3 years	\$8,346 (Savings=\$7,361)

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

### ACCOUNT SUMMARY

<b>Account Number: XXXX XXXX XXXX 5493</b>	
Previous Balance	\$2,410.14
Payment, Credits	-\$4,362.16
Purchases	+\$8,007.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
<b>New Balance</b>	<b>\$6,054.98</b>
Opening/Closing Date	11/25/25 - 12/24/25
Credit Access Line	\$29,500
Available Credit	\$23,445
Cash Access Line	\$5,900
Available for Cash	\$5,900
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Balance over the Credit Access Line</b>	<b>\$0.00</b>

### 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 \$60.00 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 D 10  
0437 INS16562

Y 9 24 25/12/24

Page 1 of 4

05058 MA MA 71466

35810000100007146601



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

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

43885762063254930000600000605498000000007

**Payment Due Date: 01/21/26**  
**New Balance: \$6,054.98**  
**Minimum Payment Due: \$60.00**

Account number: XXXX XXXX XXXX 5493

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

71466 BEX 9 35825 D  
MICHAEL M DOMBAUGH  
207 HATTIE ST  
MIAMI TX 79059-0496

CARDMEMBER SERVICE  
PO BOX 1423  
CHARLOTTE NC 28201-1423

## To contact us regarding your account:



### Call Customer Service:

In U.S. 1-800-537-7783  
Spanish 1-888-446-3308  
Pay by phone 1-800-436-7958  
International 1-847-888-6600  
We accept operator relay calls



### Send Inquiries to:

P.O. Box 15298  
Wilmington, DE 19850-5298



### Mail Payments to:

P.O. Box 1423  
Charlotte, NC 28201-1423



### Visit Our Website:

[www.chase.com/cardhelp](http://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 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:

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 (including Chase Pay Over Time plans created at checkout with select merchants), balance transfers, cash advances, My Chase Loan 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. For fee-based Chase Pay Over Time plans, there is a fixed monthly fee of up to 1.72% of the amount of each eligible purchase transaction or amount you select to pay over time with no interest. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

1. the date of the transaction - for new purchases (including Chase Pay Over Time plans created at checkout with select merchants),

balance transfers, cash advances, or My Chase Loans;

2. the date the payee deposits the check - for new cash advance checks or balance transfer checks;
3. 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 the right, all of the following must be true:

1. 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.)
2. 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.
3. 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.

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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
<b>PAYMENTS AND OTHER CREDITS</b>		
11/23	HOLLISTER #323 AMARILLO TX	-22.89
12/03	Payment Thank You - Web	-3,578.70
12/06	HOLLISTER #323 AMARILLO TX	-60.57
12/17	Payment Thank You - Web	-700.00
<b>PURCHASE</b>		
11/23	PY *GREAT AMERICAN COOKIE AMARILLO TX	4.18
11/23	FREDDYS 72-0003 AMARILLO TX	42.59
11/23	FREDDYS 72-0003 AMARILLO TX	3.02
11/23	CHARLEYS PHILLY STEAKS 86 AMARILLO TX	16.53
11/23	CEFCO #2076 PANHANDLE TX PANHANDLE TX	5.41
11/23	ALLSUP 102078 WHITE DEER TX	23.80
11/25	UNITED 0162351538777 UNITED.COM TX	95.48
112925	1 Y BJJ IAH	
	2 Y IAH AUS	
11/25	UNITED 0164348710057 UNITED.COM TX	29.99
11/25	UNITED 0162351538778 UNITED.COM TX	95.48
112925	1 Y BJJ IAH	
	2 Y IAH AUS	
11/25	UNITED 0164348710058 UNITED.COM TX	14.99
11/26	WAL-MART #0600 SE2 PAMPA TX	13.44
11/25	UNITED 0164348710059 UNITED.COM TX	34.99
11/26	WAL-MART #0600 PAMPA TX	142.05
11/26	BEALLS PAMPA TX	34.51
11/25	UNITED 0164348709954 UNITED.COM TX	967.50
11/25	UNITED 0164348710054 UNITED.COM TX	14.99
11/25	UNITED 0164348710055 UNITED.COM TX	34.99
11/25	UNITED 0162351538776 UNITED.COM TX	95.48
112925	1 Y BJJ IAH	
	2 Y IAH AUS	
11/25	UNITED 0164348710056 UNITED.COM TX	11.99
11/27	FLYING J 723 AMARILLO TX	9.79
11/27	MCDONALD'S F13611 PAMPA TX	6.80
11/29	MCDONALD'S F31248 AUSTIN TX	26.67
11/29	APPLE.COM/BILL 866-712-7753 CA	2.99
11/29	STARBUCKS AERO BAJIO GUA 11/30 MEXICAN PESO 346.00 X 0.054710982 (EXCHG RATE)	18.93
11/28	Roku for Peacock TV LLC 816-2728107 DE	18.39
11/29	WM SUPERCENTER #1253 AUSTIN TX	307.96
11/30	APPLE.COM/BILL 866-712-7753 CA	11.90
11/29	UNITED 0164349587417 UNITED.COM TX	41.60
11/30	ALDI 78039 GEORGETOWN GEORGETOWN TX	15.70
11/30	ALDI 78039 GEORGETOWN GEORGETOWN TX	.13
11/29	Carts Chairs SmarteCarte 800-8381176 TX	7.00
11/30	TST* PANDA EXPRESS - IHA HOUSTON TX	41.74
11/29	IAH E CIBO EXPRESS E22 HOUSTON TX	5.94
11/30	WAL-MART #1303 GEORGETOWN TX	187.40
12/01	TST*JACK ALLENS KITCHEN Austin TX	65.93
12/02	PAYPAL *UBER 866-576-1039 CA	8.49
12/01	MCDONALD'S F4542 GEORGETOWN TX	27.52
12/02	PAYPAL *UBER 866-576-1039 CA	34.78
11/30	TST*RED HORN COFFEE HOUS Georgetown TX	61.89
12/01	WAL-MART #2133 AUSTIN TX	378.49
11/30	TST*BLUE CORN HARVEST GE Georgetown TX	102.56
12/01	WM SUPERCENTER #1303 GEORGETOWN TX	88.19
12/02	Orbitz*73316988169284 ORBITZ.COM WA	126.56
12/02	ALAMO RENT-A-CAR AUSTIN TX	275.54
12/02	AUSTIN AIRPORT-F&B AUSTIN TX	26.90
12/01	HWY 290 GENERAL STORE AUSTIN TX	27.28

# ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/02	LAZ PKG M21158FLASH AMARILLO TX	102.00
12/02	Experian* Credit Report 479-3436237 CA	27.05
12/03	HLU*HULUPLUS hulu.com/bill CA	1.08
12/02	FAST STOP AMARILLO TX	23.51
12/04	DICKEYS BBQ TX2099 PLANO TX	32.93
12/05	TEXAS ROSE STEAKHOUSE PAMPA TX	71.50
12/05	WM SUPERCENTER #600 PAMPA TX	2.48
12/07	ASIAN BISTRO AMARILLO TX	26.39
12/06	THE PLAZA RESTAURANT III PAMPA TX	17.20
12/06	UNITED EXPRESS 523 AMARILLO TX	2.47
12/06	KOHLS #0748 AMARILLO TX	70.15
12/06	PP*GOOGLE YOUTUBE 855-836-3987 CA	15.13
12/06	My Thai Restaurant Amarillo TX	44.18
12/06	MCDONALD'S F13611 PAMPA TX	18.15
12/06	WAL-MART #0600 PAMPA TX	8.89
12/07	CINEMA 4 PAMPA TX	19.00
12/06	FAST STOP AMARILLO TX	20.05
12/06	TWIN PEAKS - AMARILLO 210-8438185 TX	84.83
12/07	Roku for TelevisaUnivisio 816-2728107 DE	5.94
12/07	COACH OUTLET New York NY	258.72
12/07	MCDONALD'S F13611 PAMPA TX	5.83
12/07	CINEMA 4 PAMPA TX	11.00
12/07	MCDONALD'S F13611 PAMPA TX	13.20
12/07	WM SUPERCENTER #600 PAMPA TX	3.07
12/07	THE PLAZA RESTAURANT III PAMPA TX	77.96
12/07	TACO BELL 032701 PAMPA TX	2.91
12/07	WENDY'S 248 PAMPA TX	9.61
12/09	BACK MARKET INC 364-264-4922 NY	601.74
12/09	USPS PO 4858750259 MIAMI TX	33.40
12/09	PAYPAL *SEPHORA USA 877-737-4672 CA	84.44
12/10	PAYPAL *BIOOPTIMIZER 800-719-2467 NV	72.95
12/10	The Roku Channel 816-2728107 DE	72.45
12/10	MCDONALD'S F13611 PAMPA TX	14.98
12/11	PP*GOOGLE GOOGLE ONE 855-836-3987 CA	1.99
12/11	Roku for Disney Electroni 816-2728107 DE	20.18
12/11	KFC C975029 PAMPA TX	23.83
12/10	ROBERTS CO TX MOTOR VEH C 866-5392020 TX	2.00
12/10	ROBERTS CO TX MOTOR VEH C 866-5392020 TX	74.00
12/12	THE PLAZA RESTAURANT III PAMPA TX	41.35
12/13	MCDONALD'S F13611 PAMPA TX	6.03
12/12	TACO BELL 032701 PAMPA TX	6.00
12/13	MCDONALD'S F13611 PAMPA TX	31.22
12/12	APPLE.COM/BILL 800-275-2273 CA	8.65
12/12	PAYPAL *YESSTYLE 27860817	51.89
12/12	MCDONALD'S F13611 PAMPA TX	7.00
12/12	ALAMO TOLL 877-860-1284 AZ	6.93
12/12	TEXAS ROSE STEAKHOUSE PAMPA TX	42.88
12/13	TEXAS ROSE STEAKHOUSE PAMPA TX	63.65
12/12	THE JOHNSON BRAND LLC 470-639-8819 GA	79.98
12/14	MCDONALD'S F13611 PAMPA TX	18.18
12/14	MCDONALD'S F13611 PAMPA TX	1.50
12/14	APPLE.COM/BILL 866-712-7753 CA	.99
12/13	MURPHY7121ATWALMART PAMPA TX	18.70
12/14	THE PLAZA RESTAURANT III PAMPA TX	63.07
12/15	CROSSROADS MARKET MIAMI TX	5.82
12/14	ALLSUP 102096 PAMPA TX	12.18
12/20	DQ-18 #13959 CROSS PLAINS TX	15.13
12/19	American Eagle 211 Amarillo TX	42.22
12/19	27TH DISCOUNT LIQUOR AMARILLO TX	111.48
12/20	APPLE.COM/BILL 866-712-7753 CA	.99
12/19	MCDONALD'S F13611 PAMPA TX	18.15
12/19	TWIN PEAKS - AMARILLO 210-8438185 TX	117.31
12/20	MCDONALD'S F13489 CHILDRESS TX	7.00
12/19	YW RELAXATION AMARILLO TX	46.00
12/19	TWIN PEAKS - AMARILLO 210-8438185 TX	57.91
12/20	ALLSUPS #102185 ASPERMONT TX	14.77
12/19	CHIPOTLE 5719 AMARILLO TX	41.81



## ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/20	PHILLIPS 66 - THE STOR PADUCAH TX	4.54
12/21	PAYPAL *UBER EATS 866-576-1039 CA	58.23
12/21	PAYPAL *UBER EATS 866-576-1039 CA	13.19
12/19	AEROPOSTALE 0626 AMARILLO TX	7.18
12/20	My Thai Restaurant Amarillo TX	43.78
12/19	SOKO CANNA 619-3535606 NV	34.91
12/19	MURPHY7121ATWALMART PAMPA TX	18.77
12/20	PADUCAH CARWASH PADUCAH TX	15.00
12/21	WM SUPERCENTER #2133 AUSTIN TX	15.18
12/20	SCHLOTZSKY'S 100132 OL LAMPASAS TX	37.22
12/20	CEFCO 2082 CROSS PLAINS TX	3.67
12/21	TST*JACK ALLENS KITCHEN Austin TX	74.46
12/20	CEFCO 2082 CROSS PLAINS TX	16.02
12/20	COUNTRY INN & STES AMA AMARILLO TX	152.35
12/19	ROSS STORES #545 AMARILLO TX	54.39
12/20	ROCK INN CAFE MEMPHIS TX	37.52
12/21	TARGET 00022889 AUSTIN TX	64.94
12/20	ALLSUP 102056 MEMPHIS TX	22.56
12/20	STAR MART 20 GOLDTHWAITE TX	6.17
12/21	TEXAS ROADHOUSE #2192 AUSTIN TX	99.82
12/21	HWY 290 GENERAL STORE AUSTIN TX	16.45
12/22	TST* KPOT KOREAN BBQ & HO SUNSET VALLEY TX	74.40
12/23	LAZ PKG M21158FLASH AMARILLO TX	68.00
12/22	STARBUCKS E POST SEC A AUSTIN TX	11.58
12/23	PAYPAL *UBER 866-576-1039 CA	39.93
12/22	SP TECH ELYR TECH-ELYR.CO MO	99.00
12/22	AUSTIN AIRPORT-F&B AUSTIN TX	5.23
12/23	Orbitz*73333470630047 Carson City NV	144.80
12/23	PAYPAL *UBER 866-576-1039 CA	9.00
12/22	TOOTN TOTUM CARWASH 8 806-3734351 TX	22.95
12/21	PY *ANOTHER BROKEN EGG AUSTIN TX	87.21
12/22	AUS AUSTIN ARTICLE austin TX	25.21
12/23	MCDONALD'S F28414 AMARILLO TX	16.72
12/23	MCDONALD'S F17606 AMARILLO TX	13.50
12/23	CROSSROADS MARKET MIAMI TX	9.00
12/23	Imperial, LLC. Amarillo TX	3.15
12/23	Imperial, LLC. Amarillo TX	3.15
12/22	AUS Second BarKitchen Austin TX	31.90
12/22	WORLD NEWS & GIFTS GATE# DFW AIRPORT TX	21.46

2025 Totals Year-to-Date	
Total fees charged in 2025	\$525.00
Total interest charged in 2025	\$371.97

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
<b>PURCHASES</b>			
Purchases	21.99%(v)(d)	- 0 -	- 0 -
<b>CASH ADVANCES</b>			
Cash Advances	28.49%(v)(d)	- 0 -	- 0 -
<b>BALANCE TRANSFERS / MY CHASE LOAN</b>			
Balance Transfers	21.99%(v)(d)	- 0 -	- 0 -
My Chase Loan	21.99%(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.

