



## To contact us regarding your account:



### Call Customer Service:

In U.S. 1-888-247-4080  
Spanish 1-888-446-3308  
Pay by phone 1-800-436-7958  
International 1-302-594-8200  
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 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:

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.



Manage your account online:  
www.chase.com/amazon



Customer Service:  
1-888-247-4080



Mobile: Download the  
Chase Mobile® app today

## ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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### PAYMENTS AND OTHER CREDITS

03/29	Payment Thank You - Web	-621.72
04/11	Payment Thank You - Web	-294.96
04/25	Payment Thank You - Web	-141.88

### PURCHASE

03/25	AMAZON MKTPL*6J33J4A83 Amzn.com/bill WA Order Number 114-1726953-8029821	7.57
03/25	AMAZON MKTPL*IV1WI2KJ3 Amzn.com/bill WA Order Number 114-8233544-2469833	17.28
03/25	AMAZON MKTPL*K691L70N3 Amzn.com/bill WA Order Number 114-1596827-4189030	9.73
03/25	AMAZON MKTPL*I30EN1NC3 Amzn.com/bill WA Order Number 114-8456685-5998627	17.47
03/25	AMAZON MKTPL*TC4WK6B33 Amzn.com/bill WA Order Number 114-2293799-8649041	32.95
03/25	AMAZON MKTPL*LX2B63E23 Amzn.com/bill WA Order Number 114-7061940-9832222	14.05
03/26	AMAZON MKTPL*KX3392GL3 Amzn.com/bill WA Order Number 112-1606065-2224211	25.08
03/26	AMAZON MKTPL*9Z8T24E73 Amzn.com/bill WA Order Number 114-8781512-1568240	12.75
03/29	Audible*6D1UG93O3 Amzn.com/bill NJ Order Number D01-0913370-6790664	16.18
03/28	AMAZON MKTPL*W97OW07Y3 Amzn.com/bill WA Order Number 114-1674057-3741008	9.73
03/28	Amazon.com*BX0LI8GG3 Amzn.com/bill WA Order Number 114-1135579-6797053	9.87
03/30	AMAZON MKTPL*KM8IT1VQ3 Amzn.com/bill WA Order Number 114-0191699-8439453	9.73
03/31	AMAZON MKTPL*HV3DP0E53 Amzn.com/bill WA Order Number 114-6254488-7481059	38.96
04/01	AMAZON MKTPL*FX2783BF3 Amzn.com/bill WA Order Number 114-6748005-7576262	10.81
04/01	AMAZON MKTPL*MY8WV7FR3 Amzn.com/bill WA Order Number 114-8284245-5363438	6.71
04/01	AMAZON MKTPL*U726V6YI3 Amzn.com/bill WA Order Number 114-6731037-4531428	15.94
04/02	AMAZON MKTPL*L793O1GI3 Amzn.com/bill WA Order Number 111-8126209-7772222	22.04
04/02	AMAZON MKTPL*W48MU7UQ3 Amzn.com/bill WA Order Number 114-9368744-5757020	71.79
04/03	AMAZON MKTPL*GZ6ZC0L03 Amzn.com/bill WA Order Number 111-7830823-4721006	19.02
04/03	Amazon.com*L50M74MW3 Amzn.com/bill WA Order Number 111-1064663-7473863	21.86
04/03	AMAZON MKTPL*X50884B83 Amzn.com/bill WA Order Number 111-8257360-7043465	20.86
04/07	Amazon.com*L141L6Y23 Amzn.com/bill WA Order Number 111-4106745-8945865	21.46
04/09	Amazon Music*XL7P36BO3 888-802-3080 WA Order Number D01-3058318-4304241	6.48
04/14	AMAZON MKTPL*FN6J488C3 Amzn.com/bill WA Order Number 113-0007107-2198609	25.79
04/14	Kindle Svcs*QW1JX4643 888-802-3080 WA Order Number D01-5653251-8419421	10.81
04/21	AMAZON MKTPL*UT7BI2DD3 Amzn.com/bill WA Order Number 111-9149720-4871450	36.79
04/21	AMAZON MKTPL*PG18D7YE3 Amzn.com/bill WA Order Number 111-3621756-6783409	62.01

#### 2025 Totals Year-to-Date

Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$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
<b>PURCHASES</b>			
Purchases	26.49%(v)(d)	- 0 -	- 0 -
<b>CASH ADVANCES</b>			
Cash Advances	29.24%(v)(d)	- 0 -	- 0 -
<b>BALANCE TRANSFERS</b>			
Balance Transfers	26.49%(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.

## SHOP WITH POINTS ACTIVITY

 Split Transaction

Date of Transaction	Merchant Name or Transaction Description	\$ Amount	Rewards
<b>PURCHASES AND REDEMPTIONS</b>			
03/26	 AMAZON MARKETPLACE AMZN.COM/BILLWA	8.87	887
04/01	 AMAZON MARKETPLACE AMZN.COM/BILLWA	9.11	911
04/02	 AMAZON MARKETPLACE AMZN.COM/BILLWA	1.95	195
04/03	 AMAZON.COM AMZN.COM/BILLWA	1.68	168
04/14	 AMAZON MARKETPLACE AMZN.COM/BILLWA	9.88	988
04/18	 AMAZON MARKETPLACE AMZN.COM/BILLWA	1.83	183



**Important Changes to Your Account Terms**

We're modifying your Cardmember Agreement by changing your Purchase, My Chase Loan and Balance Transfer Annual Percentage Rates (APRs) going forward because your existing APRs are below the APRs we currently offer for similar accounts. Lower APRs will continue to apply to any existing balances as described below.

All changes take effect 07/09/2025. These changes to your APRs will apply to any new transactions on your account made on or after this date. Transacting on your account after 07/09/2025 constitutes acceptance of these changes.

**These changes will affect your account as follows:**

Transactions made on or after 07/09/2025: As of 07/09/2025, the change to the Annual Percentage Rate (APR) described below will apply to these transactions.

Transactions made before 07/09/2025: The current APR will continue to apply to these transactions.

**Revised Terms as of 07/09/2025**

<b>Purchase Annual Percentage Rate (APR)</b>	<b>28.24%</b> ; This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>My Chase Loan APR</b>	<b>28.24%</b> ; This APR will vary with the market based on the Prime Rate. <sup>a</sup> Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts.
<b>Balance Transfer APR</b>	<b>28.24%</b> ; This APR will vary with the market based on the Prime Rate. <sup>a</sup>

**Additional Information About These Changes**

**Variable Rates/Prime Rate:** Variable APRs are based on the highest U.S. prime rate published in the Money Rates section of *The Wall Street Journal* two business days (not weekends or federal holidays) before your statement closing date. If the prime rate has changed, your rate may be different. Any new rate will be applied as of the first day of your billing cycle during which the prime rate has changed.

<sup>a</sup> **Purchase/ My Chase Loan/ Balance Transfer APR:** We add **20.74%** to the prime rate to determine the Purchase and Balance Transfer APRs (daily periodic rate currently **0.07737%**). Maximum APR **29.99%** (daily periodic rate **0.08217%**).

**Amendment to your Cardmember Agreement:** The changes described in the Revised Terms Summary and Additional Information sections of this notice amend your Cardmember Agreement and replace the corresponding terms that currently apply. Any terms of your account not described in this notice continue to apply.

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and Social Security number as well as the name and address of their spouse to Cardmember Service at PO Box 15218, Wilmington, DE 19850-5218.**

