

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
City: _____
State: _____ Zip: _____
Home Phone: _____ Work Phone: _____
E-mail Address: _____

To service and manage any of your account(s), we, our representatives, JPMorgan Chase representatives, and/or affiliates, may contact you at any telephone number you provide to us. Please refer to your Cardmember Agreement for additional details about the use of your personal information and/or visit our website shown below to provide us with additional contact information.

To contact us regarding your account:

By Telephone: In U.S., Español, TDD, Outside U.S., Conierge
Send Inquiries to: P.O. Box 15298, Wilmington, DE 19850-5298
Mail Payments to: P.O. Box 15153, Wilmington, DE 19886-5153
Visit Our Website: www.jpmorgonline.com

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment that is payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 2 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 2 p.m. Eastern Time, we will credit your payment 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 8 days.

Account Information Reported to Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, closed payments or other defaults on your Account may be reflected in your credit report.

To Service and Manage Any of Your Account(s): We, our representatives, JPMorgan Chase representatives, and/or affiliates, may contact you at any telephone number you provide to us. Please refer to your Cardmember Agreement for additional details about the use of your personal information.

Notice About Electronic Check Conversion: When you pay by check, 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 transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment.

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 15298, Wilmington, DE 19850-5298.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in a monthly or quarterly installment. This fee and/or charge are credit to your or not you use your Account, and you agree to pay them when billed.

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 current 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 current transactions).

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or over-the-counter 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 each index described in your Account Agreement. If any interest charge is due, we will charge you at least a minimum interest charge of \$1.50, or such amount stated 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.

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

- 1) the date of the transaction - for new purchases, balance transfers, over-the-counter advances or cash advances.
2) the date the paper deposits the check - for our 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 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.

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 of Customer Service, P.O. Box 15298 Wilmington, DE 19850-5298. You may also contact us on the web at chase.com.

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 90 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, 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 this 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 15298 Wilmington, DE 19850-5298 or on the web at chase.com.

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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