

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. 1-866-576-7375	Send Inquiries to:	Mail Payments to:	Visit Our Website:
Español 1-866-576-7375	P.O. Box 15296	P.O. Box 15153	www.jpmorgan.com
TDD 1-800-955-6060	Wilmington, DE 19850-5296	Wilmington, DE 19856-5153	
Outside U.S. call collect 1-614-776-7050			
Concealge 1-800-653-7392			

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 due, 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 can pay your bill faster by having more than the minimum payment or the total unpaid balance on your account.

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 advice in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon and there can be no stamps, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:30 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us on either 5:30 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

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

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 Bureaus: 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 you have reported inaccurate information to a credit bureau, you may write to us at the request address shown on this statement.

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 Credit Payments: When you pay by check, you authorize us either to use information from your check to make a non-time electronic fund transfer to your account or to post the payment as a direct deposit. 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, and you will not receive your check back from your financial institution. Call the Customer Service number on this statement if you have questions about electronic check deposits or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us may not be the full balance due that is marked "paid in full" or indicate a similar status, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15296, Wilmington, DE 19850-5296. 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 returned 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 depositing 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 and/or renewal charge for insurance or disability of your account, it will be billed each year or monthly or quarterly, as indicated. This renewal charge is owed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days of the billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time you pay your outstanding balance in full. If you do this, for a charge billed more often than annually (such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge does not affect our right to raise your interest rate to the rate you are entitled to receive on your Account. If your Account is closed by you or us, we will continue to honor the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculations of Interest 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). 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 credit card advances). These calculations may combine different categories with the same periodic rate. Variable

rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. If any interest charge is due, we will charge you at least a minimum interest charge of \$1.00, or such amount stated in your Account Agreement. There is a 1% finance fee for each balance transfer, cash advance, or credit transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 2% of the U.S. dollar amount of any foreign transaction for some accounts. 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, balance transfers, credit card advances or cash advances;
- 2) the date the funds deposit 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 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 its interest free period. Subject to any grace-period period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or credit card advance, fee or interest charge is added to your daily balance and 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 or a higher interest rate unless you pay your balance in full each month.

What to Do if You Think There's 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 15296 Wilmington, DE 19850-5296. You may also contact us on the web at dispute.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 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at dispute.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 non-repaid 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 filed 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. (Some States at times do not recognize if your purchase was based on an advertisement or mailed to you, or if you 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 15296 Wilmington, DE 19850-5296 or on the web at dispute.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 believe you own an amount and you do not pay, we may report you as delinquent.

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