

To contact us regarding your account:

In U.S. for Customer Service:
Spanish
TTY
Pay by phone
Outside U.S. call collect

Send Inquiries to:
P.O. Box 15208
Wilmington, DE 19850-5208

Mail Payments to:
P.O. Box 14235
Charlotte, NC 28201-1423

Visit Our Website:
www.chase.com

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 by the full unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers shown. To use any of these options, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. If our automated phone system, the 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 account 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 amount in the envelope. Do not send more than one payment or deposit 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 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 we have reported inaccurate information to a credit bureau, you may write to us at the business address shown on this statement.

To Service and Manage Any Of Your Account(s): When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, e-mail or push-notification messages and automatic calling technology for informational and account service calls, but not for telemarketing or sales calls. It may involve contact from an automated dialing system which will service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Notice About Electronic Check Cancellation: When you pay by check, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to purchase the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account no later than 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 collection or do not want your payments collected electronically.

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 otherwise leads to full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15248, Wilmington, DE 19850-5248. We reserve all our rights regarding these payments in § 4. 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 asking it or destroying it. All other payments that you send 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 unless you, whether or not you use your account, your annual membership fee will be added to your purchase balance and no interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days of our billing cycle (whichever is later) after we provide the statement on which the annual membership fee is billed. Your payment at 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 interest method (rounding 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 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. There is a transaction fee for each balance transfer

with 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.

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 store 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 is later -- 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 made by credit. Also, we will not require 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 over-the-limit advance) is added to your daily balance until your account is paid in full. Because the early payments in excess of your minimum payment first to higher new 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 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 or e-mail us about it at Customer Service, P.O. Box 15256, Wilmington, DE 19850-5256. 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 60 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 it also does not require us 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 this 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 Purchase: 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 contact the merchant with the merchant, you may have the right 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 or items are necessary if your purchase was based on an advertisement we mailed to you, or if we or 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 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 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.



04/17/2018

To make changes and manage your account, including changes of address, visit Chase.com/cardhelp or call the Customer Service telephone number which appears on your account statement.

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