

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 |
|--------------------------|------------------------------|----------------------------------|------------------|
| PURCHASES | | | |
| Purchases | 13.49% (v) | -0- | -0- |
| CASH ADVANCES | | | |
| Cash Advances | 19.49% (v) | -0- | -0- |
| BALANCE TRANSFERS | | | |
| Balance Transfer | 13.49% (v) | -0- | -0- |

(v) = Variable Rate

31 Days in Billing Period

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.

IMPORTANT NEWS

Notice: On 5/25/16, your Cardholder Agreement will change. You'll no longer be able to use your account for Overdraft Protection. Any Overdraft Advance balance will be subject to the Overdraft advance APR until paid in full. A Chase savings account can be used to cover overdrafts.