

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: \_\_\_\_\_

\*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 and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

Contact information including phone numbers for U.S. 311 Customer Service, TTY, and Mail Payments to: P.O. Box 1423, Charlotte, NC 28201-1423. Website: www.chase.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 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 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 the statement. Do not mail cash. Write your Account number on your check or money order. Payments must be accompanied by the payment envelope in the envelope provided with our address visible through the envelope window.

You may make payments electronically through our website or by one of our above listed customer service telephone numbers. If you receive your complete payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment on that day. For remittance you request after 11:59 p.m. Eastern Time, we will credit your payment on the next business 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 shown 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 delinquent activity 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 inquiries address shown on this statement.

To Service and Manage Any of Your Accounts: 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, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from businesses working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

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, 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 conversion or do not want your payments collected electronically.

Cardholder's Responsibility: 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 charged amount, must be sent to Card Services, P.O. Box 15046, Wilmington, DE 19803-0466. 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 removed 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 Membership 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 are over 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 of one billing cycle (calendar or fiscal) after an annual billing 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 added to your Account.

Calculation of Balances Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic interest applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic interest 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 care phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may involve different categories with the same periodic rate. Variable

rates will vary with the market based on the Prime rate or such rates described in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check conversion 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, overdraft advances or cash advances;
2) the date the money 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 in full each month 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 show when 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) or interest charge is added to your daily balance and your amount to pay is full. Because we receive payments in dollars at 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 in full each month.

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 15049 Wilmington, DE 19804-0249. 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 disputed 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 prior to the web or chase.com. You may call us, but if you do so 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 also true:

- We cannot try to collect the amount in question, or report you as delinquent on the 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 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 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. (Both factors of these 100 necessary if your purchase was based on an advertisement we mailed to you, or if we sent 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 deposits 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 15049 Wilmington, DE 19804-0249 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as disputed items. After we finish our investigation, we will let you our decision. At that point, if we think you owe us an amount and you do not pay we may report you as delinquent.

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