

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. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200



Send Inquiries to:

P.O. Box 15298
Wilmington, DE 19850-5298



Mail Payments to:

P.O. Box 94014
Palatine, IL 60094-4014



Visit Our Website:

www.chase.com/creditcards

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 down balances faster by paying 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 coupon 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 staples, 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 5:00 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 after 5:00 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 we 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 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 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, 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 you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. 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 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 cashing it or destroying 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 similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge are 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 or one 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 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, we will continue to impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

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). 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 overdraft 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 such index described in your Account Agreement. If any interest charge is due, we will charge you at least a minimum interest charge of \$1.50, 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. 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 payee 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 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. 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), fee or interest charge is added to your daily balance until 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 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 15299 Wilmington, DE 19850-5299. 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 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 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.

INTEREST CHARGES (CONTINUED)

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
BALANCE TRANSFERS			
Balance Transfers	27.24% (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.

This Statement is a Facsimile - Not an original



Interest and Fee Information	
APR for Check Transactions	0% (Promotional APR through your billing cycle that ends in June 2013) When the promotional period ends on the date listed above, you will be charged 27.24%, the standard APR for Balance Transfers. This rate will vary with the market based on the Prime Rate.
Use By Date	05/31/2012. You must use these checks by this date for the promotional APR and/or Fee to apply. Transactions that post after the Use By Date will be charged the standard APR and Fee for Balance Transfers, the penalty APR if applicable, or will be declined.
Fee	Either \$5 or 2% of each transaction amount, whichever is greater. The standard fee for Balance Transfers is either \$5 or 3% of each transaction amount, whichever is greater.
Paying Interest	We will begin charging interest on these checks on the transaction date.

Para información o asistencia con relación a esta oferta, por favor comuníquese con el número gratuito al reverso de su tarjeta de crédito. MKT15853

Must post to your account by the use by date of 05/31/2012 to get the APR stated in your offer

JAMES F THOMPSON JR
112 MAXINE DR
PEARL MS 39208-4909

4215

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF

\$

Void Void Void Void Void Dollars

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK, ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:
First USA, Westerville, OH 43081

MEMO 209 SIGNATURE _____

044115511 33712037766021 4215

Must post to your account by the use by date of 05/31/2012 to get the APR stated in your offer

JAMES F THOMPSON JR
112 MAXINE DR
PEARL MS 39208-4909

4216

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF

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Void Void Void Void Void Dollars

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Payable through:
First USA, Westerville, OH 43081

MEMO 209 SIGNATURE _____

044115511 33712037766021 4216

Must post to your account by the use by date of 05/31/2012 to get the APR stated in your offer

JAMES F THOMPSON JR
112 MAXINE DR
PEARL MS 39208-4909

4217

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DATE _____ 56-1551/441

PAY TO THE
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Payable through:
First USA, Westerville, OH 43081

MEMO 209 SIGNATURE _____

044115511 33712037766021 4217

IMPORTANT INFORMATION:

These are the terms for the checks included with your statement.

Balance Transfer Maximum: Balance Transfers (including Balance Transfer checks) may not exceed 80% of your line. Just make sure you have enough available credit for the transaction(s), interest, and related fees. Checks written to cash or yourself, and other persons residing in your household may not exceed \$5,000 or 80% of your line (whichever is lower). Any transaction that exceeds these caps may be declined.

The use of the attached check or draft will constitute a charge against your credit account. If your credit card has a rewards program, you will not earn rewards on checks from this offer. Transactions from this offer that are made payable to Chase, Bank One or First USA or one of our related banks or companies may be declined.

Right to Decline: Under certain circumstances (for example, if your account is past due or over limit, if you write a check for more than the maximum amount disclosed, if we reasonably believe that you will be unable or unwilling to repay the balance or for any other reason provided in your Cardmember Agreement), we may decline to process your transaction, in which case you will be notified.

Loss of Promotional APR: We will end your promotional APR on all balances from this offer if your required payment is 60 days late in accordance with your Cardmember Agreement.

Other Terms: If your credit line (credit access line/revolving credit line for Visa Signature/World MasterCard accounts) or cash access line, which may appear within, is lowered for any reason since the time your account was selected for this offer, it could affect the available credit on your account and your ability to take advantage of this offer. Any special benefits of this offer apply to transactions from this offer only. If you pay any disputed amounts you may lose your right to dispute them. This offer is not valid if your account has been converted to any other product type, such as to or from a "co brand" or other "rewards" account. If applicable, only checks that we issue for your account are valid. Checks that access your account must be presented to us in paper form, as we may not accept electronic checks. Other offers may supersede this offer.

DSC15526

ENDORSE HERE

X

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