

07-1603-CD

Chase Bank vs Elaine Fugate

FILED

OCT 01 2007

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William A. Shaw
Prothonotary/Clerk of Courts

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

vs.

ELAINE FUGATE
AKA ELAINE L FUGATE

Defendant

No: 2007-1603-CN

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06074333 C J Pit SJS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

vs.

Civil Action No

ELAINE FUGATE
AKA ELAINE L FUGATE

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, CHASE BANK USA, N.A. is a corporation with offices at 3700 WISEMAN BLVD. SAN ANTONIO , TX 78251 .

2. Defendant , is adult individual(s) residing at the address listed below:

ELAINE FUGATE
633 MAPLE AVE
DU BOIS, PA 15801

Count I - 4417122983160863

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4417122983160863 .

4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of September 21, 2007 , in the amount of \$16227.39 .

5. Defendant is in default of the terms of the Cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable. A true and correct copy of the Statement of Account is attached hereto, marked as Exhibit "1" and made a part hereof.

6. Plaintiff avers that the Agreement between the parties provides that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$1500.00

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges, attorneys' fees, or any part thereof to Plaintiff.

WHEREFORE, Plaintiff prays for judgment on Count I against Defendant , ELAINE FUGATE , INDIVIDUALLY the amount of \$16227.39 with continuing interest thereon at the statutory rate of 6.000% per annum from the date of judgment, plus attorneys' fees of \$1500.00 and costs.

COUNT II - 4444001008649729

9. Plaintiff incorporates by reference each of the preceding paragraphs of the Complaint as if the same were set forth more fully at length herein.

10. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4444001008649729 .

11. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of September 21, 2007 , in the amount of \$2745.39 .

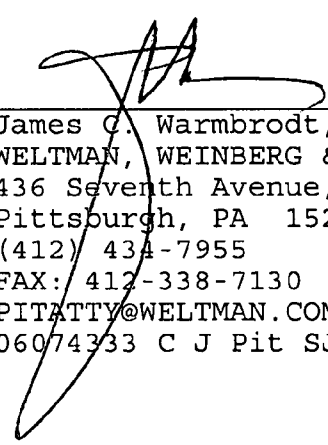
12. Defendant is in default of the terms of the Cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable. A true and correct copy of the Statement of Account is attached hereto, marked as Exhibit "2" and made a part hereof.

13. Plaintiff avers that the Agreement between the parties provides the Defendant will pay Plaintiff's attorneys' fees.

14. Plaintiff avers that such attorneys' fees will amount to \$500.00

15. Although repeatedly requested to do so by the Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges, attorneys' fees or any part thereof to Plaintiff.

WHEREFORE, Plaintiff prays for judgment on Count II in its favor and against Defendant , ELAINE FUGATE , INDIVIDUALLY , in the amount of \$2745.39 with continuing interest thereon at the statutory rate of 6.000% per annum from the date of judgment, plus attorneys' fees of \$500.00 and costs.



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
PITATTY@WELTMAN.COM
06074333 C J Pit SJS

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$16,227.39	05/13/07	\$1,179.00	\$1,681.00

Amount Enclosed \$ Make your check payable to Chase Card Services.
Now address or e-mail? Print on back.

441712298316086300158100016227390000000

22979 SEX Z 10607 C
ELAINE FUGATE
639 MAPLE AVE
DU BOIS PA 15801-2383CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

⑆500016028⑆ 22129831608637⑈

Opening/Closing Date: 03/19/07 - 04/18/07
Payment Due Date: 05/13/07
Minimum Payment Due: \$1,681.00CUSTOMER SERVICE
In U.S. 1-800-231-2568
Español 1-888-448-3308
TDD 1-800-966-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$15,987.49	Total Credit Line	\$20,600
Purchases, Cash, Debits	+\$35.00	Available Credit	\$4,372
Finance Charges	+\$204.90	Cash Access Line	\$4,120
New Balance	\$16,227.39	Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 16298
Wilmington, DE 19850-5298PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153VISIT US AT:
www.chase.com/creditcards

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/13		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To	Periodic Rate			
Purchases	.04107%	14.99%	\$16,093.09	\$204.90	\$0.00	\$0.00	\$0.00	\$204.90
Cash advances	.04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$204.90

Effective Annual Percentage Rate (APR): 14.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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EXHIBIT

6074161
PA 3NEW

Statement for account number: 4444 0010 0884 9729

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$2,745.39	05/13/07	\$304.00	\$400.00



Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

444400100884972900040000002745390000004

22372 BEK Z 10607 D
ELAINE L FUGATE
HOWARD FUGATE JR
833 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈5000 160 281 207 10088497293⑈



Opening/Closing Date:
Payment Due Date:
Minimum Payment Due:

03/19/07 - 04/18/07
05/13/07
\$400.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-438-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0884 9729

Previous Balance \$2,676.02
Purchases, Cash, Debits +\$35.00
Finance Charges +\$34.37
Now Balance \$2,745.39

Total Credit Line \$3,800
Available Credit \$1,054
Cash Access Line \$3,800
Available for Cash \$0

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

You haven't made the required payments and your credit card account is 90 days past due. As a result, your credit bureau may be updated with a negative rating. Please send your payment immediately or call us at 1-800-955-8030 (collect 1-302-594-8200) today.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/13		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	.04107%	14.99%	\$2,699.34	\$34.37	\$0.00	\$0.00	\$0.00	\$34.37
Cash advances	.04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$34.37

Effective Annual Percentage Rate (APR): 14.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees - expressed as a percentage, such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Family 4 Pack: 4 Tickets to Six Flags for just 99 Dollars!
Now through June 30, 2007, purchase 4 general admission
tickets online to any Six Flags Theme Park and pay just 99
Dollars. Log on to your account at Chase.com to take
advantage of this exclusive offer.

This Statement is a Facsimile - Not an original

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10810000050002237201

EXHIBIT

3

CMA12675

Cardmember Agreement

ACCEPTANCE OF THIS AGREEMENT

This agreement governs your credit card account with us (referred to as the card carrier) containing the card for this account. Any use of your account is covered by this agreement. Please read the entire agreement and keep it for your records. You authorize us to pay for and charge your account for all transactions made on your account. You promise to pay us for all transactions made on your account, as well as any fees or finance charges. If this is a joint account, each of you, together and individually, is responsible for paying all amounts owed, even if the account is used by only one of you.

Please sign the back of your credit card when you receive it. You will be bound by this agreement if you or anyone authorized by you use your account for any purpose, even if you don't sign your card. Whether you use your account or not, you will be bound by this agreement unless you cancel your account within 30 days after receiving your card and you have not used your account for any purpose.

Throughout this agreement, the words "we," "us," and "our" mean Chase Bank USA, N.A., the issuer of your credit card and account. The words "you," "your" and "yours" mean all the persons responsible for complying with this agreement, including the person who applied for the account and the person to whom we address billing statements, as well as any person who agrees to be liable on the account. The word "card" means one or more cards or other access devices, such as account numbers, that we have issued to permit you to obtain credit under this agreement.

USING YOUR ACCOUNT

Your account is a consumer account and should be used only for personal, family or household purposes. Unless we agree or it is required by law, we will not be responsible for merchandise or services purchased or leased through use of your account. You promise to use your account only for valid and lawful transactions. For example, internet gambling may be illegal in some places. It is not our responsibility to make sure that you use your account only for permissible transactions, and you will remain responsible for paying for a transaction even if it is not permissible.

Types of Transactions:

- Purchases:** You may use your card to pay for goods or services.
- Checks:** We may provide you cash advance checks or balance transfer checks as a way to use your account. We also refer to them in this agreement as checks or checks. You may use a check to pay for goods or services, to transfer balances to your account, or for other uses we allow. But you may not use these checks to transfer balances to this account from other accounts with us or any of our related companies. Only the person whose name is printed on the check may sign the check. Cash advance checks are treated as cash advances and balance transfer checks are treated as balance transfers. Checks that we call convenience checks as balance transfer checks. However, checks that we call convenience checks and that we indicated to you are subject to the terms for cash advances, may be treated as cash advances and assessed cash advance rates and fees.
- Balance Transfers:** You may transfer balances from other accounts or loans with other credit card issuers or other lenders to this account, or other balance transfers we allow. But you may not transfer balances to this account from other accounts with us or any of our related companies. If a portion of a requested balance transfer will exceed your available credit line, we may process a partial balance transfer up to your available credit line.
- Cash Advances:** You may use your card to get cash from automatic teller machines, from financial institutions accepting the card; or to obtain travelers checks, foreign currency, money orders, wire transfers or similar cash-like charges; or to obtain lottery tickets, casino gaming chips, race track wagers or for similar betting transactions. You may also use a third party service to make a payment on your behalf and bill the payment to this account.
- Overdraft Advances:** If you have an eligible checking account with one of our related banks, you may link this account to your checking account with our related bank and cover an overdraft on that checking account under the terms of this agreement and your checking account agreement.

Billing Cycle: In order to manage your account, we divide time into periods called "billing cycles." Each billing cycle is approximately one month in length. For each calendar month, your account will have a billing cycle that ends in that month. Your account will have a billing cycle ending in each calendar month whether or not there is a billing statement for that billing cycle.

Authorized Users: If you allow someone to use your account, that person will be an authorized user. You should think carefully before allowing anyone to become an authorized user because you are allowing that person to use the account as you can. You will remain responsible for the use of your account and each card issued on your account according to the terms of this agreement. This includes your responsibility for paying all charges on your account made by an authorized user on your account. If you do so, this account may appear on the credit report of that authorized user.

You may request an additional card for use by an authorized user on your account. If you do so, this account may appear on the credit report of that authorized user. You must notify us to terminate an authorized user's permission to use your account. If you notify us, we may close the account and/or issue a new card or cards with a different account number. You should also recover and destroy any cards, checks or any other means of access to your account from that authorized user.

Credit Limit: Your credit line appears on your billing statements. We may also refer to the credit line as a credit limit or spending limit. Your billing statement also may show that only a portion of your credit line may be used for cash advances. Cash advances, including only cash advance checks, are charged against the cash advance portion of your credit line, cash advance checks, are charged against the cash advance portion of your credit line. You are responsible for and all other transactions are charged against your credit line. You are responsible for keeping track of your account balance, including any fees and finance charges, and

making sure it remains below your credit line. If your account balance is over your credit line for any reason, we may charge you an overlimit fee as described in this agreement. We may, but are not required to, authorize charges that go over your credit line. You must pay any amount over your credit line, and you must pay us immediately if we ask you to. This agreement applies to any balance over your credit line.

At our discretion, we may increase, reduce, or cancel your credit line, or the cash advance portion of your credit line, at any time. However, if you have asked us not to do so, we will not increase your credit line. A change to your credit line will not affect your obligation to pay us.

International Transactions: International transactions include any transaction that you make in a foreign currency or that you make outside of the United States of America even if it is made in U.S. dollars. If you make a transaction in a foreign currency, Visa International or MasterCard International, Inc., will convert the transaction into U.S. dollars by using its respective currency conversion procedures. The exchange rate each entity uses to convert currency is a rate that it selects either from the range of rates available in the wholesale currency markets for the applicable processing date (which the rate may vary from the rate the respective entity itself receives), or the government-mandated rate in effect on the applicable processing date. The rate in effect on the applicable processing date may differ from the rate on the date you used your card or account. We reserve the right to charge you an additional three percent (3%) of the U.S. dollar amount of any international transaction, whether that transaction was originally made in U.S. dollars or was made in another currency and converted to U.S. dollars by Visa or MasterCard. In either case, the 3% will be calculated on the U.S. dollar amount provided to us by that entity. The same process and charges may apply if any international transaction is reversed.

Refusal to Authorize Transaction: We may, but are not required to, decline a transaction on your account for any of the following reasons:

- because of operational considerations,
- because your account is in default,
- if we suspect fraudulent or unlawful activity or,
- in our discretion, for any other reason.

We are not responsible for any losses if a transaction on your account is declined for any reason, either by us or a third party, even if you have sufficient credit available. For online transactions, we may require that you register your account with an authorization system that we select. We will notify you if we want you to register. If you do not register, we may decline your online transactions.

Refusal to Pay Checks: Each check you write is your request for funds. When we receive a check for payment, we may review your account to decide whether to authorize that check. We may, but are not required to, reject and return unpaid a check for any reason, including the following examples:

- We or one of our related companies is the payee on the check.
- Your credit line or cash advance portion of your credit line has been exceeded, or would be exceeded if we paid the check.
- The check is post-dated. If a post-dated check is paid, resulting in another check being returned or not paid, we are not responsible.
- You have used the check after the date specified on it.
- You are in default or would be if we paid the check.

Lost or Stolen Cards, Checks or Account Numbers: If any card, check, account number or other means to access your account is lost or stolen, or you think someone used or may use them without your permission, you must notify us at once by calling the Cardmember Service telephone number shown on your card or billing statement. Do not use your account after you notify us, even if your card, check, account number or other means to access your account is found or returned. We may terminate or suspend your credit privileges when you notify us of any loss, theft or unauthorized use related to your account.

You may be liable if there is unauthorized use of your account from which you receive no benefit, but you will not be liable for more than \$50.00 of such transactions, and you will not be liable for any such transactions made after you notify us of the loss, theft or unauthorized use. However, you must identify for us the unauthorized charges from which you received no benefit.

We may require you to provide us information in writing to help us find out what happened. We may also require you to comply with certain procedures in connection with our investigation.

PAYMENTS

Payment Instructions: Your billing statement and accompanying envelope include instructions you must follow for making payments and sets forth the date and time by which we must receive the payment.

You agree to pay us amounts you owe in U.S. dollars drawn on funds on deposit in a U.S. financial institution or the U.S. branch of a foreign financial institution using a payment check, money order or automatic debit that will be processed or honored by your financial institution. We will not accept cash payments. Your total available credit may not be restored for up to 15 days after we receive your payment.

Any payment check or other form of payment which you send to us for less than the full amount that is marked "paid in full" or with a similar notation or that you otherwise intend to make a partial payment (conditional payments), must be sent to us at the full satisfaction of a disputed amount (conditional payments). We reserve all our rights regarding such payments. For example, if it is determined there is no valid dispute or if any such payment is received at any other address, we may accept the payment 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 by destroying it. All other payments that you make should be sent to the regular payment address shown on your monthly statements. We reserve the right to electronically collect your eligible payment checks, or first presentment and any representation from the bank account on which the check is drawn. Our receipt of your payment checks is your authorization for us to collect the amount of

the check electronically, or, if needed, by a draft drawn against the bank account. Payment checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original payment check will be destroyed and an image will be maintained in our records.

Minimum Payment: You agree to pay at least the minimum payment due, as shown on your billing statement, so that we receive it by the date and time payment is due. You may pay more than the minimum payment due and may pay the full amount you owe us at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

Your billing statement shows your beginning balance and your ending balance (the "New Balance" on your billing statement). If the New Balance is \$10.00 or less, your minimum payment due will be the New Balance. Otherwise, it will be the largest of: minimum payment due will be the New Balance; or the sum of 1% of the New Balance, the following: \$10.00; 2% of the New Balance; or any billed late and overdraft fees. As total billed periodic rate finance charges, and any billed late and overdraft fees. As total billed periodic rate finance charges, we also add any amount past due and any amount over your credit line.

Payment Allocation: You agree that we are authorized to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.

Credit Balances: You may request a refund of a credit balance at any time. We may reduce the amount of any credit balance by the amount of new charges or fees billed to your account.

Automatic Charges: You may authorize a third party to automatically charge your account for repeat transactions (for example, monthly utility charges, memberships and insurance premiums). If automatic charges are stopped for any reason (including because your account is closed or suspended for any reason) or your account number changes, you are responsible for notifying the biller and paying these charges directly. If your account number changes, we may, but are not required to, pay from your new account number charges that you authorized to be billed to your old account number.

Promotions: From time to time we may offer special terms for your account. If we do, we will notify you about the terms of the offer and how long they will be in effect. Any promotion is subject to the terms of this agreement, as modified by the promotional offer.

FINANCE CHARGES
Daily Periodic Rates and Annual Percentage Rates: Your annual percentage rates ("APRs") and the corresponding daily periodic rates are listed on the Rates and Fees Table that is at the end of this document or provided separately. To get the daily periodic rate we divide the APR by 365, and in effect always round up at the fifth place to the right of the decimal point.

Variable Rates: One or more APRs that apply to your account may vary with changes to the Prime Rate. When you have an APR that varies with changes to the Prime Rate, we calculate the APR by adding a margin to the Prime Rate published in the *Wall Street Journal* two business days before the Closing Date shown on your billing statement. The "Prime Rate" is the highest (U.S.) Prime Rate published in the *Wall Street Journal* two business days before the Closing Date shown on your billing statement. If the *Wall Street Journal* stops publishing the Prime Rate, we will select a similar reference rate and inform you on your billing statement or through a separate notice.

"Margin" is the percentage we add to the Prime Rate to calculate the APR. A "business day" is any day that is not a weekend or federal holiday. The Rates and Fees Table shows which rates, if any, are variable rates. It also lists the margin for each variable rate and any minimum daily periodic rate and corresponding APR.

Two business days before the Closing Date shown on your billing statement we set what the Prime Rate is. We then add the applicable margin to that Prime Rate to get the APR. The daily periodic rate is calculated as described above.

If our calculation results in a change to a daily periodic rate from the previous billing cycle because the Prime Rate has changed, the new rate will apply as of the first day of your billing cycle that ends in the calendar month in which we made the calculation. If the daily periodic rate increases, you will have to pay a higher periodic finance charge and may have to pay a higher minimum payment.

Default Rates: Your APRs also may vary if you are in default under this agreement or any other agreement you have with us or any of our related companies for any of the following reasons:

- We do not receive, for any payment that is owed on this account or any other account or loan with us, at least the minimum payment due by the date and time due.
- You exceed your credit line on this account.
- You make a payment to us that is not honored by your bank.
- To the extent allowed by law, if, at any time after your account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

If any of these events occurs, we may increase the APRs (including any promotional APR) on all balances (excluding overdraft advances) up to a maximum of the default rate stated in the Rates and Fees Table. We may consider the following factors to determine your default rate: the length of time your account has been open, the existence, seriousness and timing of the defaults on your account, other indications of your account usage and performance; information about your other relationships with us or any of our related companies; and information we obtain from consumer credit reports obtained from credit bureaus. The default rate will take effect as of the first day of the billing cycle in which the default occurs, and will apply to purchases

balances from the previous billing cycle for which periodic finance charges have not been already billed.

If we decide not to increase your APR even though there is a default or if we do not increase your APR up to the maximum default rate stated in the Rates and Fees Table, we reserve our right to increase your APR in the event of any future default. We may in our discretion determine to charge reduced default rates or reinstated standard rates for all or selected balances on your account.

Finance Charge Calculation—Two-Cycle Average Daily Balance Method (Including New Purchases) for Purchases and Average Daily Balance Method (Including New Transactions) for Other Transactions: We calculate periodic finance charges separately for each balance associated with a different category of transactions (for example, purchases, balance transfers, balance transfer checks, cash advances, (for example, purchases, balance transfers, balance transfer checks, cash advances, cash advance checks, overdraft advances, and each promotion). These calculations may combine different categories with the same daily periodic rates. This is how it works:

We calculate the periodic finance charges for purchases in two steps, as follows:

- First, for each day of the billing cycle, we multiply the daily balance by the periodic rate.
- Second, for each day of the previous billing cycle we multiply the daily balance for purchases made in that billing cycle by the same daily periodic rate. However, we do not do this second step if we received payment in full of the New Balance on your previous billing statement by the date and time the minimum payment was due or if a periodic finance charge was already billed on that balance.

We calculate the periodic finance charges for purchases subject to a promotional rate the same way, but we use the promotional rate.

We calculate periodic finance charges for balance transfers, balance transfer checks, cash advances, cash advance checks, and overdraft advances, by multiplying the daily balance for each of these categories by the daily periodic rate for each of those categories, each day. You may have overdraft advances only if you have linked this account to a checking account with one of our related banks. We calculate the periodic finance charges for balance transfers, balance transfer checks, cash advances, and cash advance checks subject to a promotional rate the same way, but we use the promotional rate.

To get the daily balance for each day for each category:

- We take the beginning balance for that day.
- We add to that balance any new transactions, fees, other charges, and debit adjustments that apply to that category. We add a new purchase, cash advance, balance transfer or overdraft advance, if applicable, to the daily balance as of the transaction date, or a later date of our choice. We add a new cash advance check or balance transfer check to the daily balance as of the date the cash advance check or balance transfer check is deposited by a payee, or a later date of our choice.
- We subtract from that balance any payments, credits, or credit adjustments that apply to that category and that are credited as of that day.
- We treat a credit balance as a balance of zero.

To get the beginning balance for each category for the next day, we add the daily periodic finance charge to the daily balance. If more than one daily periodic rate could apply to a category because the rate for the category may vary based on the amount of its average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. This agreement provides for daily compounding of finance charges.

To get the total periodic finance charge for the billing cycle, we add all of the daily periodic finance charges for each category for each day during that billing cycle, plus the daily periodic finance charges on purchases, if any apply, for the previous billing cycle. However, if any periodic finance charge is due, we will charge you at least the minimum periodic finance charge stated in the Rates and Fees Table. If it is necessary to add an additional amount to reach the minimum finance charge, we add that amount to the balance for purchases made during the billing cycle.

The total finance charge on your account for a billing cycle will be the sum of the periodic finance charges plus any transaction fee finance charges.

For each category we calculate an average daily balance (including new transactions) for the billing cycle by adding all your daily balances and dividing that amount by the number of days in the billing cycle. If a periodic finance charge for purchases made during the previous billing cycle applies, the average daily balance for those purchases is calculated the same way. If you multiply the average daily balance for a category by that category's daily periodic rate, and multiply the result by the number of days in the billing cycle, the total will equal the periodic finance charges for that balance attributable to that billing cycle, except for minor variations due to rounding.

Grace Period and Accrual of Finance Charges: We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive payment by the New Balance by the date and time your minimum payment is due and we received payment of your New Balance on your previous billing statement by the date and time your payment was due. This exception or "grace period" applies only to purchases and does not apply to balance transfers, balance transfer checks, cash advances, cash advance checks or overdraft advances, if applicable.

Transaction Fees for Cash Advances: We may charge you a cash advance fee in the amount stated in the Rates and Fees Table for each of the following transactions:

- cash advance checks;
- cash advances

In addition, if you use a third party service to make a payment on your behalf and the service charges the payment to this account we may charge a transaction fee for that payment.

These transaction fees are finance charges. We add the fee to the balance for the related category as of the transaction date of the cash advance. For example, a transaction fee of \$1.00 would be added to your cash advance balance.

Transaction Fees for Balance Transfers: We may charge you a balance transfer fee in the amount stated in the Rates and Fees Table for each of the following transactions:

- balance transfer checks;
- balance transfers.

- balance transfers.
- balance transfers.

These transaction fees are finance charges. We add the fee to the balance for the related category as of the transaction date of the balance transfer. For example, a transaction fee for a balance transfer would be added to your balance transfer balance.

OTHER FEES AND CHARGES

OTHER FEES AND CHARGES We may charge the following fees. The amounts of these fees are listed in the Rates and Fees Table. These fees will be added to the balance for purchases made during the billing cycle.

Annual Membership Fee: If your account has an annual membership fee, it will be billed each year or in monthly installments (as stated in the Rates and Fees Table), whether or not you use your account, and you agree to pay it when billed. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 31 days of the date we mail your billing statement on which the annual membership fee is charged; and at the same time, you pay your outstanding balance in full. Your payment of the annual membership fee does not affect our right to close your account or limit you to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual membership fee until you pay your outstanding balance in full.

Late Fee: If we do not receive at least the required minimum payment by the date and time it is due as shown on your billing statement for any billing cycle, we may charge you a late fee shown in the Rates and Fees Table. If the late fee is based on a balance, we calculate that late fee using the Previous Balance on the current month's statement that shows the late fee. This balance is the same as the New Balance shown on the prior month's statement for which we did not receive at least the required minimum payment by the date and time it was due.

Overlimit Fee: If your account balance is over your credit limit at any time during a billing cycle, even if only for a day, we may charge an overlimit fee. We may charge this fee multiple times per month if you go over your credit limit more than once. We will not charge an overlimit fee if you are not in over the limit or a transaction we authorized. We will not charge more than one overlimit fee for one or more transactions we authorized. We will not charge an overlimit fee in subsequent billing cycles, even if in a subsequent billing cycle your account balance goes back over your credit limit.

Return Payment Fee: If (a) your payment check or similar instrument is not honored, (b) an automatic debit or other electronic payment is returned unpaid, or (c) we must return a payment check because it is not signed or cannot be processed, we may charge a return payment fee.

Return Check For: If (a) we stop payment on a cash advance check or balance transfer check at your request, or (b) we refuse to pay a cash advance check or balance transfer check, we may charge a return check fee.

Administrative Fees: If you request a copy of a billing statement, sales draft or other record of your account or if you request two or more cards of any special services (for example, obtaining cards on an expedited basis), we may charge you for these services. However, we will not charge you for copies of billing statements, sales drafts or similar documents that you request for a billing dispute you may assert against us under applicable law. We may charge, for any services listed above and other services we provide, the amount in dollars in effect when we offer the service.

1985 FROM 0000 TO 0000
DEFAULT/COLLECTION

16/6 may consider you to be in default if any of these occur:

- We may consider you to be in default if any of these occur:
- We do not receive at least the minimum amount due by the due and time due as shown on your billing statement
 - You exceed your credit line.
 - You fail to comply with the terms of this agreement or any agreement with one of our related companies.
 - We obtain information that causes us to believe that you may be unwilling or unable to pay your debts to us or to others on time
 - You file for bankruptcy
 - You become incapacitated or in the event of your death.
- We may close your account without notice if you are in default.

If we consider your account to be in default, we may close your account without notice and require you to pay your unpaid balance immediately. We also may require you to pay interest at the rate of two percent (2%) a month on the unpaid balance when we deem appropriate.

To the extent permitted by law, if you are in default because you have failed to pay to us your account to be six or more billing cycles past due, you will pay our collection costs, attorneys' fees, court costs, and all other expenses in order for us to collect our debts under this agreement.

CLOSING YOUR ACCOUNT

CLOSING YOUR ACCOUNT
You may close your account at any time. If you call us to close your account, we may require that you confirm your request in writing.

You may close your account at any time. We require that you confirm your request in writing. We may close your account at any time or suspend your credit privileges at any time for any reason without prior notice except as required by applicable law. If we close your account, we will not be liable to you for any consequences resulting from closing your account, including suspending your credit privileges.

If you or we close your account, you and any authorized users must immediately stop using your account and destroy all cards, checks or other means to access your account. You will continue to be responsible for charges to your account even if they are made or processed after your account is closed and you request their return to us upon request.

be required to pay the outstanding balance on your account according to the terms of this agreement. In addition, to the extent allowed by law, we may require you to pay the outstanding balance immediately or at any time after your account is closed.

ARBITRATION AGREEMENT

ARBITRATION AGREEMENT

PLEASE READ THIS AGREEMENT CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT. YOU WILL NOT BE ABLE TO BRING A CLASS ACTION OR OTHER REPRESENTATIVE ACTION IN COURT SUCH AS THAT IN THE FORM OF A PRIVATE ATTORNEY GENERAL ACTION, NOR WILL YOU BE ABLE TO BRING ANY CLAIM IN ARBITRATION AS A CLASS ACTION OR OTHER REPRESENTATIVE ACTION. YOU WILL NOT BE ABLE TO BE PART OF ANY CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY ANYONE ELSE, OR BE REPRESENTED IN A CLASS ACTION OR OTHER REPRESENTATIVE ACTION. IN THE ABSENCE OF THIS ARBITRATION AGREEMENT, YOU AND WE MAY OTHERWISE HAVE HAD A RIGHT OR OPPORTUNITY TO BRING CLAIMS IN A COURT, BEFORE A JUDGE OR JURY, AND/OR TO PARTICIPATE OR BE REPRESENTED IN A CASE FILED IN COURT BY OTHERS (INCLUDING CLASS ACTIONS AND OTHER REPRESENTATIVE ACTIONS). OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO A COURT, SUCH AS DISCOVERY OR THE RIGHT TO APPEAL THE DECISION MAY BE MORE LIMITED EXCEPT AS OTHERWISE PROVIDED BELOW. THOSE RIGHTS ARE WAIVED.

Binding Arbitration. This Arbitration Agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by and be enforceable under the Federal Arbitration Act ("FAA"), 9 U.S.C. § 1-16 as it may be amended. This Arbitration Agreement sets forth the circumstances and procedures under which claims (as defined below) may be resolved by arbitration instead of being litigated in court.

be resolved by arbitration instead of being litigated in court.

Parties Covered. For the purposes of this Arbitration Agreement, "we," "us," and "our" also includes our parent, subsidiaries, affiliates, licensees, predecessors, successors, assigns, any purchaser of your Account, and all of their officers, directors, employees, agents, or assignees or any and all of them. Additionally, "we," "us" and "our" shall include any third party providing benefits, services, or products in connection with the Account (including, but not limited to credit bureaus, merchants that accept any credit device issued under the Account, rewards programs and enrollment services, credit insurance companies, debt collectors, and all of their officers, directors, employees, agents and representatives) if, and only if, such a third party is named by you as a co-defendant in any Claim you assert against us.

Claims Covered. Either you or we may, without the other's consent, elect mandatory binding arbitration of any claim, dispute or controversy by either you or us against the other, or against the employees, perons, subsidiaries, affiliates, beneficiaries, agents or assigns of the other, arising from or relating in any way to the Cardmember Agreement, any prior Cardmember Agreement, your credit card Account or the advertising, application or approval of your Account ("Claim"). This Arbitration Agreement governs all Claims, whether such Claims are based on law, statute, contract, regulation, ordinance, or rule, common law, constitutional provision, or any legal theory of law such as respondeat superior, or any other legal or equitable ground and whether such Claims seek to remedy money damages, penalties, injunctions, or declaratory or equitable relief. Claims subject to this Arbitration Agreement include Claims regarding the applicability of this Arbitration Agreement or the validity of the entire Cardmember Agreement or any prior Cardmember Agreement. This Arbitration Agreement includes Claims that arise in the past, or arise in the present or the future. As used in this Arbitration Agreement, the term Claim is in the broadest possible meaning.

Claims subject to arbitration include Claims that are made as counterclaims, cross claims, third party claims, interpleaders or otherwise, and a party who initiates a proceeding in court may elect arbitration with respect to any such Claims advanced in the lawsuit.

As an exception to this Arbitration Agreement, you retain the right to pursue in a small claims court any claim that is within that court's jurisdiction and proceeds on an individual basis. If a party elects to arbitrate a Claim, the arbitration will be conducted as an individual action. Neither you nor we agree to any arbitration on a class or representative basis and the arbitrator shall have no authority to proceed on such basis. This means that even if a class action lawsuit or other representative action, such as that in the form of a private attorney general action, is filed, any Claim between us related to the issues raised in such lawsuit will be subject to an individual arbitration claim if either you or we so select.

lawsuits will be subject to an individual arbitration claim to which you or your company will not be a party. No arbitration will be consolidated with any other arbitration proceeding without the consent of all parties. The only Claims that may be joined in an individual action and this Arbitration Agreement are (1) those brought by us against you and any co-applicant, joint cardmember, or authorized user of your Account, or your heirs or your trustee in bankruptcy or (2) those brought by you and any co-applicant, joint cardmember, bankruptcy or authorized user of your Account, or your heirs or your trustee in bankruptcy against us. Initiation of Arbitration. The party filing a Claim in arbitration must choose one of the following two arbitration administrators: American Arbitration Association; or National Arbitration Forum. These administrators are independent from us. The administrator does not conduct the arbitration. Arbitration is conducted under the rules of the selected arbitration administrator by an impartial third party chosen in accordance with the rules of the selected arbitration administrator and as may be provided in this Arbitration Agreement. Any arbitration hearing that you attend shall be held in a place chosen by the arbitrator or arbitration administrator within the federal judicial district in which you reside at the time the Claim is filed, or at some other place to which you and we agree in writing. You may obtain copies of the current rules of each of the two arbitrators, administrators, information about arbitration and arbitration fees, and instructions for initiating arbitration by contacting the arbitration administrators as follows:

initiating arbitration by contacting the arbitration administrators at American Arbitration Association, 335 Madison Avenue, Floor 10, New York, 10017-4605, Web site: www.adc.org, 800-778-7879; or National Arbitration Forum, P.O. Box 50191, Minneapolis, MN 55405, Web site: www.arbitration-forum.com, 800-474-2371.

Procedures and law applicable in arbitration. A single, neutral arbitrator will resolve claims. The arbitrator will either be a lawyer with at least ten years experience or a reli-

Costs. We will reimburse you for the initial arbitration filing fee paid by you up to the amount of \$500 upon receipt of proof of payment. Additionally, if there is a hearing, we will pay any fees of the arbitrator and arbitration administrator for the first two days of that hearing. The payment of any such hearing fees by us will be made directly to the arbitration administrator selected by you or pursuant to this Arbitration Agreement. All other fees will be allocated in keeping with the rules of the arbitration administrator and applicable law. However, we will advance or reimburse filing fees and other fees if the arbitration administrator or arbitrator determines there is good reason for requiring us to do so or you ask us and we determine there is good cause for doing so. Each party will bear the expense of the fees and costs of that party's attorneys, experts, witnesses, documents and other expenses, (regardless of which party prevails, for arbitration and any appeal (as permitted below), except that the arbitrator shall apply any applicable law in determining whether a party should recover any or all fees and costs from another party.

FAA or other applicable law by any court having jurisdiction over this Arbitration Agreement shall survive; (i) termination or Severability, survival. This Arbitration Agreement shall survive; (j) termination or changes in the Cardmember Agreement, the Account and the relationship between you and us concerning the Account, such as the issuing of a new account number or the transferring of the balance in the Account to another account; (k) the bankruptcy of any party or any similar proceeding initiated by you or on your behalf; and (l) payment of the debt in full by you or by a third party. If any portion of this Arbitration Agreement is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force.

CHANGES TO THIS AGREEMENT
We can change this agreement at any time, regardless of whether you have access to your account, by adding, deleting, or modifying any provision. Our right to add, delete, or modify provisions includes financial terms, such as the APRs and fees, and other terms such as the nature, extent, and enforcement of the rights and obligations you or we may have relating to this agreement. Modifications, additions, or deletions to the "Standard Changes" or a "Change" _____ Changes may

We will notify you of any Change if required by applicable law. These Changes may be effective with notice only, at the time stated in our notice, in accordance with applicable law. Unless we state otherwise, any Change will apply to the unpaid balance on your account and to new transactions.

the consequences if you do or do not exercise your option by a specified date. If you do not want to, may state that you may notify us in writing by a specified date. If you do not notify us in writing that you do not accept certain Changes we are making, if you notify us in writing that you do not accept the Changes, your account may be closed (if it is not already closed) and you will be obligated to pay your outstanding balance under the applicable terms of the agreement. If you do not notify us in writing by the date stated in the notice, or if you notify us but then use your account after the date stated in the notice, you will be deemed to accept all Changes in the notice and to accept and confirm all terms of your agreement and all Changes in prior notices we have sent you regardless of whether we have access to your account.

CREDIT INFORMATION
We may periodically review your credit history by obtaining information from credit bureaus and others.

1000

NOTICES/CHANGE OF PERSONAL INFORMATION

You and all of you will remain obligated on the Account if you change your name, address, or home, cellular or business telephone number, or email address (if you elect to receive billing statements or other notices online), or mail address (if you elect to receive billing statements or other notices by mail). You must notify us immediately in writing at the address shown on your billing statement. We may, at our option, accept mailing address corrections from the United States Postal Service. We may contact you about your account, including for customer service or collection, at any address or telephone number as well as any cellular telephone number you provide us.

TELEPHONE MONITORING AND RECORDING
We, and if applicable, our agents, may listen to and record your telephone calls with us. You agree that we, and if applicable, our agents, may do so, whether you or we initiate the telephone call.

INFORMATION SHARING

You authorize us to share certain information about you and your account within our family of companies, and with others outside our family of companies including any company or organization whose name or mark may appear on the cards, as permitted by law. Our Privacy Policy, which is provided to you when you first receive an agreement and at least once each calendar year thereafter, describes our information sharing practices and the choices you have and directions you may give us about our sharing of information about you and your account with companies or individuals within and outside of our family of companies.

FINLANDIS CARDMEMBERS

Finlandis law provides that we may not share information about you with companies or other organizations outside of our family of companies unless you authorize the disclosure or unless the disclosure falls under another exception in the law (such as sharing information to process your transactions or in response to a subpoena). You hereby agree that, if you choose not to exercise the applicable opt out described in our Privacy Policy, you will be deemed to have authorized us to share personal information we have about you (including information related to any of the products or services you may have with any of our companies) with companies or other members of our family of companies.

ENFORCING THIS AGREEMENT
We can delay enforcing or not enforce any of our rights under this agreement without losing our right to enforce them in the future. If any of the terms of this agreement are found to be unenforceable, all other terms will remain in full force.

ASSIGNMENT
We may assign your account, any amounts you owe us, or any of our rights and obligations under this agreement to a third party. The person to whom we make the assignment may be entitled to any of our rights that we assign to that person.

GOVERNING LAW
THE TERMS AND ENFORCEMENT OF THIS AGREEMENT AND YOUR ACCOUNT SHALL BE GOVERNED AND INTERPRETED IN ACCORDANCE WITH FEDERAL LAW AND, TO THE EXTENT STATE LAW APPLIES, THE LAW OF DELAWARE, WITHOUT REGARD TO CONFLICT-OF-LAW PRINCIPLES. THE LAW OF DELAWARE, WHERE WE AND YOUR ACCOUNT ARE LOCATED, WILL APPLY NO MATTER WHERE YOU LIVE OR USE THE ACCOUNT.

FOR INFORMATION
Please call the Cardmember Service telephone number on your card or billing statement if you have any questions about your account or this agreement.

YOUR BILLING RIGHTS
Keep This Notice For Future Use

Notify Us In Case Of Errors Or Questions About Your Bill

If you think your bill is wrong, or if you need more information about your bill, write us on a separate sheet at the Cardmember Service address shown on your bill. Write to us as soon as possible. We must hear from you within 60 days of the statement. Write to us as soon as possible. We must hear from you within 60 days of the statement.

Name and account number

- If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the payment is scheduled to occur.

Your Rights And Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your bill was correct.

Special Rules for Credit Card Purchases

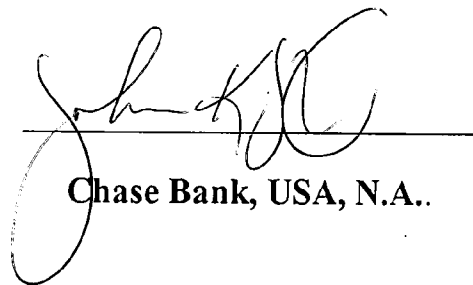
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. This right does not apply to check transactions. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
 - (b) The purchase price must have been more than \$50.00.
- These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Copyright ©2006 JPMorgan Chase & Co. All rights reserved.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he is **John K Wells, Manager of Chase Bank, USA, N.A.**, plaintiff herein, that he is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his knowledge, information and belief.



Chase Bank, USA, N.A..

FILED

OCT 01 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - AT LAW

CHASE BANK USA, N.A.,
Plaintiff

vs.

ELAINE FUGATE a/k/a
ELAINE L. FUGATE
Defendant

CIVIL ACTION - AT LAW

No. 2007-1603-CD

Type of pleading:

ANSWER AND NEW MATTER

Filed on behalf of:

DEFENDANT

Counsel of record for this
Party:

Robert M. Hanak, Esq.
Supreme Court No. 05911
Hanak, Guido and Taladay
528 Liberty Boulevard
P. O. Box 487
DuBois, PA 15801

814-371-7768

You are hereby notified to plead
to the within pleading within
twenty (20) days hereof or a
default judgment may be
entered against you.



FILED *necc*
OCT 23 2007
10:41 AM
GC

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - AT LAW

CHASE BANK USA, N.A.,	:	
Plaintiff	:	
	:	
vs.	:	No. 2007-1603-CD
	:	
ELAINE FUGATE a/k/a	:	
ELAINE L. FUGATE,	:	
Defendant	:	

ANSWER

AND NOW, comes the Defendant, and by her Attorneys,
Hanak, Guido and Taladay, and responds to Plaintiff's Complaint as
follows:

1. Admitted.
2. Admitted.

COUNT I

3. Admitted.
4. Defendant acknowledges use of card, however, denies the
balance as averred by Plaintiff for reasons as stated herein.
5. Admitted in part. It is admitted that the Defendant has
not made monthly payments because of her inability to do so. Defendant
denies the account owing and the application of interest, fees, and
charges.

6. Denied. Defendant is not obligated under the terms of the credit contract in the event of misappropriation and misallocation of interest, charges and fees or costs.

7. The obligation of payment is denied per the above.

8. Defendant admits the request for payment, however, Defendant incorporates her Answer and New Matter in further response to this allegation.

COUNT II

9. Defendant incorporates her answers in response to this allegation.

10. Admitted.

11. Defendant acknowledges use of card, however, denies the balance as averred by Plaintiff for reasons as stated herein.

12. Admitted in part. It is admitted that the Defendant has not made monthly payments because of her inability to do so. Defendant denies the account owing and the application of interest, fees, and charges.

13. Denied. Defendant is not obligated under the terms of the credit contract in the event of misappropriation and misallocation of interest, charges and fees or costs.

14. The obligation of payment is denied per the above.

15. Defendant admits the request for payment, however, Defendant incorporates her Answer and New Matter in further response to this allegation.

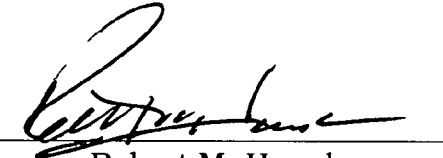
WHEREFORE, Defendant demands judgment in her favor.

NEW MATTER

Defendant further avers New Matter as follows:

16. As to both Counts, Defendant is unaware of the exact amount of principal owing, and an accounting has been requested. As to all matters owing above the principal credit extended by the Plaintiff, the increase of the amount owing represents a usurious interest contract. Plaintiff is in breach of all applicable usury laws.

WHEREFORE, Defendant demands judgment in her favor.

A handwritten signature in black ink, appearing to read "Robert M. Hanak", is written over a horizontal line.

Robert M. Hanak
Attorney for Defendant

VERIFICATION

I, ELAINE FUGATE, a/k/a ELAINE L.FUGATE, hereby verify that the statements made in the ANSWER AND NEW MATTER are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to the authorities.

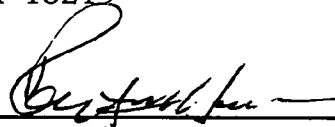
10/18/07
(Date)

Elaine Fugate
Elaine Fugate
a/k/a Elaine L. Fugate

CERTIFICATE OF SERVICE

I certify that on the 22 day of October, 2007, a copy of the ANSWER AND NEW MATTER was forwarded via first class U.S. mail, postage prepaid, addressed as follows:

James C. Warmbrodt, Esq.
Weltman, Weinberg & Reis Co., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219

A handwritten signature in black ink, appearing to read "Robert M. Hanak", is written over a horizontal line.

Robert M. Hanak
Attorney for Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.,

Plaintiff,

No. 2007-1603-CD

TYPE OF PLEADING:

vs.

PLAINTIFF'S REPLY TO NEW
MATTER

ELAINE FUGATE a/k/a
ELAINE L. FUGATE,

Defendant.

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, Esquire
PA I.D.# 42524
Weltman, Weinberg & Reis Co.,
L.P.A.
2718 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 6074333

FILED *NOEC*
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NOV 19 2007 *6H*

William A. Shaw
Notary Public/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.,

Plaintiff,

No. 2007-1603-CD

vs.

ELAINE FUGATE a/k/a
ELAINE L. FUGATE,,

Defendant.

PLAINTIFF'S REPLY TO NEW MATTER

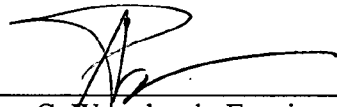
AND NOW, comes the Plaintiff, by and through its counsel, James C. Warmbrodt, Esquire and Weltman, Weinberg & Reis Co., L.P.A., and files the following Reply to New Matter:

16. The averments contained in Paragraph 16 of Defendant's New Matter constitute conclusions of law to which no response is required.

WHEREFORE, Plaintiff demands judgment in its favor and against the Defendant in the amounts demanded in its Complaint.

Respectfully Submitted:

WELTMAN, WEINBERG & REIS,
CO., L.P.A.

By: 

James C. Warmbrodt, Esquire

PA I.D.# 42524

2718 Koppers Bldg.

436 Seventh Avenue

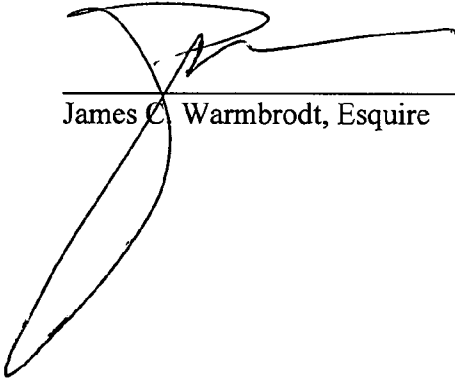
Pittsburgh, PA 15219

(412) 434-7955

WWR # 6074333

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that he is an attorney for the Plaintiff herein and makes this Verification based upon the facts as supplied to him by the Plaintiff because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for the filing of this pleading; and that the facts and circumstances set forth in this pleading, are true and correct to the best of his knowledge, information and belief.

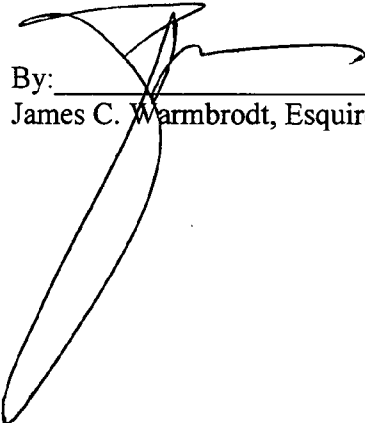


James C. Warmbrodt, Esquire

CERTIFICATE OF SERVICE

I certify that I served a true and correct copy of Plaintiff's Reply to New Matter by First Class Mail, Postage Pre-Paid, on the 13th day of November, 2007, upon the following:

Robert M. Hanak, Esquire
Hanak, Guido and Taladay
528 Liberty Blvd.
P.O. Box 487
DuBois, PA 15801

By: 
James C. Warmbrodt, Esquire

FILED

NOV 19 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103255
NO: 07-1603-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: CHASE BANK USA, N.A.

vs.

DEFENDANT: ELAINE FUGUATE aka ELAINE L. FUGATE

SHERIFF RETURN

NOW, October 03, 2007 AT 10:55 AM SERVED THE WITHIN COMPLAINT ON ELAINE FUGATE aka ELAINE L. FUGATE DEFENDANT AT 633 MAPLE AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO HOWARD FUGATE JR., HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	3047306	10.00
SHERIFF HAWKINS	WELTMAN	3047306	36.43

FILED

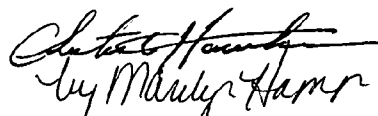
02:00 am
FEB 04 2008

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008
2007

So Answers,


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA NA,

Plaintiff,

vs.

ELAINE FUGATE,

Defendant.

Case No.: 2007-1603-CD

MOTION FOR SUMMARY JUDGMENT

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO.,
L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED 10 CC
m/11:20
APR 25 2008
612

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA NA,

Plaintiff,

Case No.: 2007-1603-CD

vs.

MOTION FOR SUMMARY JUDGMENT

ELAINE FUGATE,
Defendant.

MOTION FOR SUMMARY JUDGMENT

AND NOW COMES, Plaintiff, by and through its counsel, Weltman, Weinberg & Reis, Co., L.P.A., and hereby files this Motion for Summary Judgment against the Defendant. In support thereof, Plaintiff avers as follows:

1. Plaintiff filed a Two Count Complaint against Defendant seeking judgment in the amount of \$16227.39 for Count I and \$2745.39 for Count II with interest at the interest rate of 6.0% per annum from date of judgment plus attorneys' fees, and costs. A true and correct copy of the Two Count Complaint is attached hereto as Exhibit "A" and made a part hereof.

2. Attached to the Complaint was Verification from an authorized representative of Plaintiff verifying the accuracy of the amount sought. See Exhibit "A".

3. Defendant filed an Answer to Plaintiff's Complaint. A true and correct copy of the Answer is attached hereto as Exhibit "B" and made a part hereof.

4. On or around February 25, 2008, Plaintiff served upon Defendant a set of requests for admissions and requests for production of documents. A true and correct copy of the same is attached hereto as Exhibit "C" and made a part hereof.

5. No response to the discovery demands has been received from the Defendant.

6. The requests for admissions are now deemed admitted under Pennsylvania Rule of Civil Procedure 4014(b). Thus Defendant has admitted that she has made no payment on either credit card

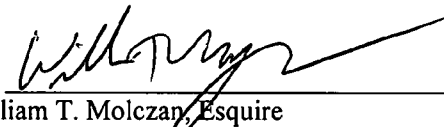
since December of 2006; that she applied for the credit cards; that the statements attached to Plaintiff's Discovery Request correctly identify the payments, charges, and balances on the accounts; that she has not submitted any written disputes as to billing inaccuracies; and that \$19468.68 is a correct and accurate total balance on the credit card accounts.

7. By way of her Answer, the documents attached to this Motion, and the Requests for Admissions, deemed admitted under Pa.R.C.P. 4014(b), the Defendant has admitted all facts material to this matter and verified the amount owed.

8. There are no meritorious defenses against this action and Plaintiff is entitled to summary judgment as a matter of Law against defendant.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court grant summary judgment in favor of Plaintiff and against Defendant for \$16227.39 for Count I and \$2745.39 for Count II with interest at the legal interest rate of 6.0% per annum from date of judgment plus attorneys' fees, and costs.

Respectfully Submitted:

By: 

William T. Molczan, Esquire

PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

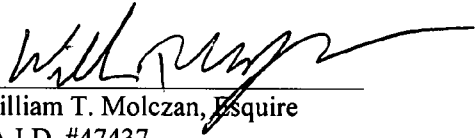
Pittsburgh, PA 15219

(412) 434-7955

CERTIFICATE OF SERVICE

A true and correct copy of the within Plaintiff's Motion for Summary Judgment and Brief in Support has been served by U.S. Mail, Postage Pre-Paid, on 22 day of April, 2008 upon the following:

Robert Hanak Esq.
Hanak Guido And Taladay
528 Liberty Blvd
Po Box 487
Dubois Pa 15801

By: 

William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS CO.,
L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, he is an attorney for the Plaintiff herein; makes this Verification based upon the facts as supplied to him by the Plaintiff and/or its agents and because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for filing of this Motion, and that the facts set forth in the foregoing Motion are true and correct to the best of his knowledge, information and belief.



Attorney for Plaintiff

EXHIBIT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

No:

vs.

COMPLAINT IN CIVIL ACTION

ELAINE FUGATE
AKA ELAINE L FUGATE

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06074333 C J Pit SJS

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff
vs.

Civil Action No

ELAINE FUGATE
AKA ELAINE L FUGATE

Defendant

COMPLAINT AND NOTICE TO DEFEND

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by an attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for any money claimed in the complaint or for any other claim or relief requested by the plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
230 EAST MARKET ST., SUITE 228
CLEARFIELD, PA 16830
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, CHASE BANK USA, N.A. is a corporation with offices at 3700 WISEMAN BLVD. SAN ANTONIO , TX 78251 .

2. Defendant , is adult individual(s) residing at the address listed below:

ELAINE FUGATE
633 MAPLE AVE
DU BOIS, PA 15801

Count I - 4417122983160863

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4417122983160863 .

4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of September 21, 2007 , in the amount of \$16227.39 .

5. Defendant is in default of the terms of the Cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable. A true and correct copy of the Statement of Account is attached hereto, marked as Exhibit "1" and made a part hereof.

6. Plaintiff avers that the Agreement between the parties provides that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$1500.00

8. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges, attorneys' fees, or any part thereof to Plaintiff.

WHEREFORE, Plaintiff prays for judgment on Count I against Defendant , ELAINE FUGATE , INDIVIDUALLY the amount of \$16227.39 with continuing interest thereon at the statutory rate of 6.000% per annum from the date of judgment, plus attorneys' fees of \$1500.00 and costs.

COUNT II - 4444001008649729

9. Plaintiff incorporates by reference each of the preceding paragraphs of the Complaint as if the same were set forth more fully at length herein.

10. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4444001008649729 .

11. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of September 21, 2007 , in the amount of \$2745.39 .

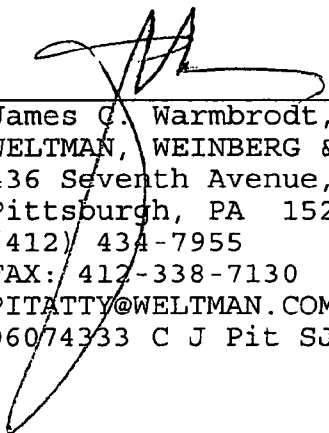
12. Defendant is in default of the terms of the Cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable. A true and correct copy of the Statement of Account is attached hereto, marked as Exhibit "2" and made a part hereof.

13. Plaintiff avers that the Agreement between the parties provides the Defendant will pay Plaintiff's attorneys' fees.

14. Plaintiff avers that such attorneys' fees will amount to \$500.00

15. Although repeatedly requested to do so by the Plaintiff, Defendant has willfully failed and/or refused to pay the principal balance, finance charges, attorneys' fees or any part thereof to Plaintiff.

WHEREFORE, Plaintiff prays for judgment on Count II in its favor and against Defendant , ELAINE FUGATE , INDIVIDUALLY , in the amount of \$2745.39 with continuing interest thereon at the statutory rate of 6.000% per annum from the date of judgment, plus attorneys' fees of \$500.00 and costs.



James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
PITATTY@WELTMAN.COM
06074333 C J Pit SJS

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$16,227.39	05/13/07	\$1,179.00	\$1,561.00



Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

4417122983160863001561000162273900000000

32973 BOX 2 10607 C
ELAINE FUGATE
633 MAPLE AVE
DU SOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



5000 160 28 221298316086370*



Opening/Closing Date: 03/19/07 - 04/18/07
Payment Due Date: 05/13/07
Minimum Payment Due: \$1,561.00

CUSTOMER SERVICE
In U.S. 1-800-231-2568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-438-7958
Outside U.S. call collect
1-902-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$15,387.49	Total Credit Line	\$20,600
Purchases, Cash, Debits	+ \$35.00	Available Credit	\$4,372
Finance Charges	+ \$204.90	Cash Access Line	\$4,120
New Balance	\$16,227.39	Available for Cash	\$0

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/13		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.04107%	14.99%	\$16,093.09	\$204.90	\$0.00	\$0.00	\$204.90
Cash advances	.04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$204.90

Effective Annual Percentage Rate (APR): 14.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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Page 1 of 1

01802 MA MA 32973

1081000000300003297301

Statement for account number: 4444 0010 0864 9729

New Balance \$2,745.39 Payment Due Date 05/13/07 Past Due Amount \$304.00 Minimum Payment \$400.00



Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

444400100864972900040000002745390000004

22772 05X 2 10007 D
ELAINE L FUGATE
HOWARD FUGATE JR
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈5000 160 28⑈ 207 10086497293⑈



Opening/Closing Date: 03/19/07 - 04/18/07
Payment Due Date: 05/13/07
Minimum Payment Due: \$400.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-445-3308
TDD 1-800-955-8060
Pay by phone 1-800-438-7958
Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

Previous Balance \$2,676.02
Purchases, Cash, Debits +\$35.00
Finance Charges +\$34.37
New Balance \$2,745.39

Total Credit Line \$3,800
Available Credit \$1,054
Cash Access Line \$3,800
Available for Cash \$0

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298
PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

You haven't made the required payments and your credit card account is 90 days past due. As a result, your credit bureau may be updated with a negative rating. Please send your payment immediately or call us at 1-800-955-8030 (collect 1-302-594-8200) today.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/13		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate	Fee			
Purchases	.04107%	14.99%	\$2,699.34	\$34.37	\$0.00	\$0.00	\$0.00	\$34.37
Cash advances	.04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$34.37

Effective Annual Percentage Rate (APR): 14.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Family 4 Pack: 4 Tickets to Six Flags for just 99 Dollars!
Now through June 30, 2007, purchase 4 general admission
tickets online to any Six Flags Theme Park and pay just 99
Dollars. Log on to your account at Chase.com to take
advantage of this exclusive offer.

This Statement is a Facsimile - Not an original

X 0000001 FIS23335 D 6 000 N 2 18 07/04/18 Page 1 of 1 05686 MA MA 22772 10810000050002237201

EXHIBIT

2

EXHIBIT

3

CMA12575

Cardmember Agreement

ACCEPTANCE OF THIS AGREEMENT

This agreement governs your credit card account with us referenced on the card carrier. This agreement and your credit card account is covered by this agreement. You authorize us to pay Please read the entire agreement and keep it for your records. You authorize us to pay for and charge your account for all transactions made on your account. You promise to pay us for all transactions made on your account, as well as any fees or finance charges if this is a joint account, each of you, together and individually, is responsible for paying all amounts owed, even if the account is used by only one of you.

Please sign the back of your credit card when you receive it. You will be bound by this agreement if you or anyone authorized by you use your account for any purpose, even if you don't sign your card. Whether you use your account or not, you will be bound by this agreement unless you cancel your account within 30 days after receiving your card and you have not used your account for any purpose.

Throughout this agreement, the words "we", "us" and "our" mean Chase Bank USA, N.A., the issuer of your credit card and account. The words "you", "your" and "yours" mean all the persons responsible for complying with this agreement, including the person who applied for the account and the person to whom we address billing statements, as well as any person who agrees to be liable on this account. The word "card" means one or more cards or other access devices, such as account numbers, that we have issued to permit you to obtain credit under this agreement.

USING YOUR ACCOUNT

Your account is a consumer account and should be used only for personal, family or household purposes. Unless we agree or it is required by law, we will not be responsible for merchandise or services purchased or loaned through use of your account. You promise to use your account only for valid and lawful transactions. For example, internet gambling may be illegal in some places. It is not our responsibility to make sure that you use your account only for permissible transactions, and you will remain responsible for paying for a transaction even if it is not permissible.

Types of Transactions:

- **Purchases:** You may use your card to pay for goods or services.
- **Checks:** We may provide you cash advance checks or balance transfer checks as a way to use your account. We also refer to them in this agreement as a check or checks. You may use a check to pay for goods or services, to transfer balances to your account, or for other uses we allow. But you may not use these checks to transfer balances to or from other accounts with us or any of our related companies. Only the person whose name is printed on the check may sign the check. Cash advance checks are treated as cash advances and balance transfer checks are treated as balance transfers. We may treat transfers except as noted in this agreement or any offer we make to you. We may treat checks that we call convenience checks as balance transfer checks. However, checks that we call convenience checks and that we indicated to you are subject to the terms for cash advances, may be treated as cash advances and assessed cash advance rates and fees.
- **Balance Transfers:** You may transfer balances from other accounts or loans with other credit card issuers or other lenders to this account, or other balance transfers we allow. But you may not transfer balances to this account from other accounts with us or any of our related companies. If a portion of a requested balance transfer will exceed your available credit limit, we may process a partial balance transfer up to your available credit limit.
- **Cash Advances:** You may use your card to get cash from automatic teller machines, or from financial institutions accepting the card; or to obtain travelers checks, foreign currency, money orders, wire transfers or similar cash-like charges; or to obtain lottery tickets, casino gaming chips, race track wagers or for similar betting transactions. You may also use a third party service to make a payment on your behalf and bill the payment to this account.
- **Overdraft Advances:** If you have an eligible checking account with one of our related banks, you may link this account to your checking account with our related bank to cover an overdraft on that checking account under the terms of this agreement and your checking account agreement.

Billing Cycle: In order to manage your account, we divide time into periods called "billing cycles". Each billing cycle is approximately one month in length. For each calendar month, your account will have a billing cycle that ends in that month. Your account will have a billing cycle ending in each calendar month whether or not there is a billing statement for that billing cycle.

Authorized Users: If you allow someone to use your account, that person will be an authorized user. You should think carefully before allowing anyone to become an authorized user because you are allowing that person to use the account as you can. You will remain responsible for the use of your account and each card issued on your account according to the terms of this agreement. This includes your responsibility for paying all charges on your account made by an authorized user.

You may request an additional card for use by an authorized user on your account. If you do, this account may appear on the credit report of that authorized user. You must notify us to terminate an authorized user's permission to use your account. If you notify us, we may close the account and/or issue a new card or cards with a different account number. You should also recover and destroy any cards, checks or any other means of access to your account from that authorized user.

Credit Limit: Your credit limit appears on your billing statements. We may also refer to the credit limit as a credit limit or spending limit. Your billing statement also may show that only a portion of your credit limit may be used for cash advances. Cash advances, including cash advance checks, are charged against the cash advance portion of your credit limit, and all other transactions are charged against your credit limit. You are responsible for keeping track of your account balance, including any fees and finance charges, and

making sure it remains below your credit limit. If your account balance is over your credit limit for any reason, we may charge you an overlimit fee as described in this agreement. We may, but are not required to, authorize charges that go over your credit limit. You must pay any amount over your credit limit, and you must pay us immediately if we ask you to.

This agreement applies to any balance over your credit limit. At our discretion, we may increase, reduce, or cancel your credit limit, or the cash advance portion of your credit limit, at any time. However, if you have asked us not to do so, we will not increase your credit limit. A change to your credit limit will not affect your obligation to pay us.

International Transactions: International transactions include any transaction that you make in a foreign currency or that you make outside of the United States of America, even if it is made in U.S. dollars. If you make a transaction in a foreign currency, Visa International or MasterCard International, Inc., will convert the transaction into U.S. dollars by using its respective currency conversion procedures. The exchange rate each entity uses to convert currency is a rate that it selects either from the range of rates available in the wholesale currency markets for the applicable processing date (which the rate may vary from the rate the respective entity itself receives), or the government-mandated rate in effect on the applicable processing date. The rate in effect on the applicable processing date may differ from the rate on the date you used your card on the transaction. We reserve the right to charge you an additional three percent (3%) of the U.S. dollar amount of any international transaction, whether that transaction was originally made in U.S. dollars or was made in another currency and converted to U.S. dollars by Visa or MasterCard. In either case, the 3% will be calculated on the U.S. dollar amount provided to us by that entity. The same process and charges may apply if any international transaction is reversed.

Refused to Authorize Transactions: We may, but are not required to, decline a transaction on your account for any of the following reasons:

- because of operational considerations,
- because your account is in default,
- if we suspect fraudulent or unlawful activity or,
- in our discretion, for any other reason.

We are not responsible for any losses if a transaction on your account is declined for any reason, either by us or a third party, even if you have sufficient credit available. For online transactions, we may require that you register your account with an authorization system that we select. We will notify you if we want you to register. If you do not register, we may decline your online transactions.

Refused to Pay Checks: Each check you write is your request for funds. When we receive a check for payment, we may review your account to decide whether to authorize that check. We may, but are not required to, reject and return unpaid a check for any reason, including the following examples:

- We or one of our related companies is the payee on the check.
- Your credit limit or cash advance portion of your credit limit has been exceeded, or would be exceeded if we paid the check.
- The check is post-dated. If a post-dated check is paid, resulting in another check being returned or not paid, we are not responsible.
- You have used the check after the date specified on it.
- You are in default or would be if we paid the check.

Lost or Stolen Cards, Checks or Account Numbers: If any card, check, account number or other means to access your account is lost or stolen, or you think someone used or may use them without your permission, you must notify us at once by calling the Cardmember Service telephone number shown on your card or billing statement. Do not use your account after you notify us, even if your card, check, account number or other means to access your account is found or returned. We may terminate or suspend your credit privileges when you notify us of any loss, theft or unauthorized use related to your account.

You may be liable if there is unauthorized use of your account even if it is not reported to us. You will not be liable for more than \$50.00 of such transactions, and you will not be liable for any such transactions made after you notify us of the loss, theft or unauthorized use. However, you must identify for us the unauthorized charges from which you received no benefit.

We may require you to provide us information in writing to help us find out what happened. We may also require you to comply with certain procedures in connection with our investigation.

PAYMENTS

Payment Instructions: Your billing statement and accompanying envelope include instructions you must follow for making payments and sets forth the date and time by which we must receive the payment.

You agree to pay us amounts you owe in U.S. dollars drawn on funds on deposit in a U.S. financial institution or the U.S. branch of a foreign financial institution using a payment check, money order or automatic debit that will be processed or honored by your financial institution. We will not accept cash payments. Your total available credit may not be restored for up to 15 days after we receive your payment.

Any payment check or other form of payment which you send to us for less than the full amount is marked "paid in full" or with a similar notation or that you otherwise indicate satisfaction of a disputed amount (conditional payments). We reserve all our rights regarding such payments. For example, if it is determined there is no valid dispute or if any such payment is received at any other address, we may accept the payment 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 by destroying it. All other payments that you make should be sent to the regular payment address shown on your monthly statements.

We reserve the right to electronically collect your eligible payment checks, or first presentment and any representation, from the bank account on which the check is drawn. Our receipt of your payment checks is your authorization for us to collect the amount (

accrue on your balance each day. Your billing statement shows your beginning balance and your ending balance (the "New Balance" on your billing statement). If the New Balance is \$10.00 or less, your minimum payment due will be the New Balance. Otherwise, it will be the largest of the following: \$10.00; 2% of the New Balance; or the sum of 1% of the New Balance, the following: \$10.00; 2% of the New Balance; and any billed late and overlimit fees. As total billed periodic rate finance charges, and any billed late and overlimit fees. As part of the minimum payment due, we also add any amount past due and any amount over your credit line.

Payment Allocation: You agree that we are authorized to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.

Credit Balances: You may request a refund of a credit balance at any time. We may reduce the amount of any credit balance by the amount of new charges or fees billed to your account.

Automatic Charges: You may authorize a third party to automatically charge your account for repeat transactions (for example, monthly utility charges, membership dues, and insurance premiums). If automatic charges are stopped for any reason (including nonpayment), you are responsible for notifying the biller and paying these charges. If you authorize automatic charges, you may, but are not required to, pay them directly to your account number changer. You may, but are not required to, pay them directly to your new account number changer that you authorized to be billed to your old account number.

Promotions: From time to time we may offer special terms for your accounts. If we do, we will notify you about the terms of the offer and how long they will be in effect. Any promotion is subject to the terms of this agreement, as modified by the promotional offer.

FINANCE CHARGES

Daily Periodic Rates and Annual Percentage Rates Your annual percentage rates ("APR's") and the corresponding daily periodic rates are listed on the Rates and Fees Table that is at the end of this document or provided separately. To get the daily periodic rate we divide the APR by 365, and in effect always round up at the fifth place to the right of the decimal point.

Interest charges on your account may vary with changes

place to the right of the decimal point. Variable Rates: One or more APFs that apply to your account may vary with changes to the Prime Rate. When you have an APR that varies with changes to the Prime Rate, we calculate the APR by adding a margin to the Prime Rate published in *The Wall Street Journal* nine business days before the Closing Date shown on your billing statement. The "Prime Rate" is the highest U.S. 1 year Prime Rate published in the Money Rates section of *The Wall Street Journal*. If *The Wall Street Journal* stops publishing the Prime Rate, we will select a similar reference rate and inform you on your billing statement through a separate notice. To calculate the APR, A

The Prime Rate, we will submit to you a statement or through a separate notice. A "margin" is the percentage we add to the Prime Rate to calculate the APR. A "business day" is any day that is not a weekend or federal holiday. The Rates and Fees Table shows which rates, if any, are variable rates. It also lists the margin for each variable rate and any minimum daily periodic rate and corresponding APR. Two business days before the Closing Date shown on your selling statement we will publish the Prime Rate. We then add the applicable margin to that Prime Rate to get the rate we will charge you on the loan, as described above.

If our calculation results in a change to a daily periodic rate from the previous billing cycle because the Prime Rate has changed, the new rate will apply as of the first day of your billing cycle that ends in the calendar month in which we made the calculation. If the daily periodic rate increases, you will have to pay a higher periodic rate than the minimum rate. If the rate is lower, you will pay a higher minimum payment.

Default Rates: Your APRs also may vary if you are in default under this agreement or any other agreement you have with us or any of our related companies for any of the following reasons:

- We do not receive, for any payment that is owed on this account or any other account or loan with us, at least the minimum payment due by the date and time due.
- You exceed your credit line on this account.
- You make a payment to us that is not honored by your bank.
- To the extent allowed by law, if, at any time after your account is closed, we demand payment of your outstanding balance and you do not receive payment of the immediate payment of your outstanding balance and we do not receive payment within the time we specify.

If any of these events occurs, we may increase the APRs (including any promotional APR) on all balances (excluding overdraw advances) up to a maximum of the default rate stated in the Rates and Fees Table. We may consider the following factors to determine your default rate: the length of time your account has been open, the assistance, seriousness and timing of the defaults on your account, other indications of your account usage and performance; information about your other relationships with us or any of our related companies; and information we obtain from consumer credit reports obtained from credit bureaus. The default rate will take effect as of the first day of the billing cycle in which the default occurs, and will apply to purchases

If we decide ~~not~~ to increase your APR even though there is a default or if we do not increase your APR up to the maximum default rate stated in the Rates and Fees Table, we reserve our right to increase your APR in the event of any future default. We may in our discretion determine to charge reduced default rates or reinstatement fees on delinquent balances on your account.

We calculate standard rates for all or selected balances on your actuals. Finance Charge Calculation—Two-Cycle Average Daily Balance Method (Including New Purchases) for Purchases and Average Daily Balance Method (Including New Purchases) for Other Transactions; We calculate periodic finance charges separately for each balance associated with a different category of transactions (for example, purchases, balance transfers, balance transfer checks, cash advances, cash advance checks, overdraft advances, and each promissory). These calculations include cash advance checks, overdraft advances, and each promissory. This is how many combine different categories with the same daily periodic rates. This is how we write:

We calculate the periodic finance charges for purchases in two steps, as follows:

- First, for each day of the billing cycle, we multiply the daily balance by the daily periodic rate
- Second, for each day of the previous billing cycle we multiply the daily balance for purchases made in that billing cycle by the same daily periodic rate. However, we do not do this second step if we received payment in full of the New Balance on or before previous billing statement by the date and time the minimum payment was made. In this case, the previous billing charges were already billed on that balance

We calculate the periodic finance charges for purchases subject to a promotional rate the same way, but we use the promotional rate.

We calculate periodic finance charges for balance transfers, balance transfer advances, cash advance checks, and overdraft advances, by multiplying the daily balance for each of those categories by the daily periodic rate for each of those categories, each day. You may have overdraft advances only if you have linked this account to a checking account with one of our related banks. We calculate the periodic finance charges for balance transfers, balance transfer checks, cash advances, and cash advance checks subject to a promotional rate the same way we calculate the promotional rate.

but we use the promotional rate
to set the daily balance for each day for each category.

- We **take** the beginning balance for that day.
- We **add** to that balance any new transactions, less, other charges, and debit adjustments that apply to that category. We add a new purchase, cash advance, balance transfer or overdraft advance, if applicable, to the daily balance as of the transaction date, or a later date of our choice. We add a new cash advance check or balance transfer check to the daily balance as of the date the cash advance check or balance transfer check is deposited by a payee, or a later date of our choice.
- We **subtract** from that balance any payments, credits, or credit adjustments that apply to that category and that are credited as of that day.
- We **round** a credit balance or a balance of zero to the next day and add the daily

To get the beginning balance for each category for the next day, we add the daily periodic finance charge to the daily balance. If more than one daily periodic rate is applied to a category because the rate for the category may vary based on the credit usage, we average daily balance, we will use the daily periodic rate that applies to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. This agreement provides for daily calculation of finance charges.

To get the total periodic finance charge for the billing cycle, we add all of the daily periodic finance charges for each category for each day during that billing cycle. We then add the periodic finance charges for purchases, if any apply, for the previous billing cycle, plus the daily periodic finance charges on purchases, if any apply, for the previous billing cycle. However, if any periodic finance charge is due, we will charge you a minimum periodic finance charge. At least the minimum periodic finance charge stated in the Rates and Fees Table. If necessary, we add an additional amount to reach the minimum finance charge, which we will charge you at the end of the billing cycle.

The total finance charge on your account for a billing cycle will be the sum of the

periodic finance charge plus any transaction fee finance charges.

For each category we calculate an average daily balance (including new transactions for the billing cycle) by adding all your daily balances and dividing that amount by the number of days in the billing cycle. If a periodic finance charge for purchases is made during the previous billing cycle applies, the average daily balance for this month is calculated the same way. If you multiply the average daily balance for purchases by the periodic rate, and multiply the result by the number of days in the billing cycle, you will arrive at the periodic finance charge.

purchases is calculated the same way. A finance charge is assessed on the balance of a category by that category's daily periodic rate, and multiply the result by the number of days in the billing cycle, the total will equal the periodic finance charges for the balance attributable to that billing cycle, except for minor variations due to rounding.

Grace Period and Accrual of Finance Charges: We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodical finance charges on new purchases billed during a billing cycle if we receive payment in full by the date and time your minimum payment is due and we have no other amount past due on your revolving credit statement by the

4. **New Balance** by the date and after your minimum payment is due and received payment of your New Balance on your previous billing statement by the date and time your payment was due. This exception or "grace period" applies only to purchases and does not apply to balance transfers, balance transfer checks, cash advances, cash advances, or overdraft advances, if applicable.

Transaction Fees for Cash Advances: We may charge you a cash advance fee in addition to the Rate and Fees Table for each of the following transaction:

- cash advance checks
- cash advances

These transaction fees are finance charges. We add the fee to the balance for the related category as of the transaction date of the cash advance. For example, a transaction fee would be added to your cash advance balance.

Transaction Fees for Balance Transfers: We may charge you a balance transfer fee in the amount stated in the Rates and Fees Table for each of the following transactions:

- **បង្កើតជាប្រភេទ:**

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OTHER FEES AND CHARGES

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DEFAULT/COLLECTION

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ASSIGNMENT AGREEMENT

ARBITRATION AGREEMENT

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8116257 **Journal of the American Academy of Child and Adolescent Psychiatry**. 2003;42:123-131.

substantiated report of violent act

Information submitted by e-mail

பாடகர்: கருணாநிதி

1. **የጥያቄው ዓላማ**፡ የጥያቄው ዓላማ ማሳሰቢያ

or former judge. The arbitration will be conducted under the applicable procedures and rules of the arbitration administrator that are in effect on the date the arbitration is filed unless those procedures and rules are inconsistent with this Arbitration Agreement, in which case this Agreement will prevail. These procedures and rules may limit the amount of discovery available to you or us. The arbitrator will apply applicable substantive law consistent with the FAA and applicable statutes of limitations, and will honor claims of privilege recognized at law. You may choose to have a hearing and be represented by counsel. The arbitrator will take reasonable steps to protect customer Account information and other confidential information, including the use of protective orders to prohibit disclosure outside the arbitration, if requested to do so by you or us. The arbitrator will have the power to award to a party any damages or other relief provided for under applicable law and will not have the power to award relief to, against, or for the benefit of any person who is not a party to the proceeding. If the law authorizes such relief, the arbitrator may award punitive damages or exemplary fees. The arbitrator will make any award in writing but need not provide a statement of reasons unless requested by a party. Upon a request by you or us, the arbitrator will provide a brief statement of the reasons for the award.

Costs. We will reimburse you for the initial arbitration filing fee paid by you up to the amount of \$500 upon receipt of proof of payment. Additionally, if there is a hearing, we will pay any fees of the arbitrator and arbitration administrator for the first two days of that hearing. The payment of any such hearing fees by us will be made directly to the arbitration administrator selected by you or us pursuant to this Arbitration Agreement. All other fees will be allocated in keeping with the rules of the arbitration administrator and applicable law. However, we will advance or reimburse filing fees and other fees if the arbitration administrator or arbitrator determines there is good reason for requiring us to do so or you ask us and we determine there is good cause for doing so. Each party will bear the expense of the arbitrator's attorneys, experts, witnesses, documents and other fees and costs of that party's attorneys, experts, witnesses, documents and other fees and costs of which party prevails, for arbitration and any appeal (as expenses, regardless of which party prevails, for arbitration and any appeal (as permitted below), except that the arbitrator shall apply any applicable law in determining whether a party should recover any or all fees and costs from another party.

Enforcement. Finally, opposite Failure or any delay in enforcing this Arbitration Agreement at any time, in connection with any particular Claims, will not constitute a waiver of any rights to require arbitration at a later time or in connection with any other Claims. Any decision rendered in such arbitration proceeding will be final and binding on the parties, unless a party appeals in writing to the arbitration organization within 30 days of issuance of the award. The appeal must request a new arbitration before a panel of two neutral arbitrators designated by the same arbitration organization. The panel will reconsider all factual and legal issues above, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Each party will bear their own fees, costs and expenses for any appeal, but a party may recover any or all fees, costs and expenses from another party, if the majority of the panel of arbitrators, applying applicable law, so determines. An award in arbitration will be enforceable as provided by the law, or other applicable law by any court having jurisdiction.

Severability, survival. This Arbitration Agreement shall survive: (i) termination or changes in the Cardmember Agreement, the Account and the relationship between you and us concerning the Account, such as the issuing of a new account number or the transferring of the balance in the Account to another account; (ii) the bankruptcy of any party or any similar proceeding initiated by you or on your behalf; and (iii) payment of the debt in full by you or by a third party. If any portion of this Arbitration Agreement is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force.

CHANGES TO THIS AGREEMENT

We can change this agreement at any time, regardless of whether you have access to your account, by adding, deleting, or modifying any provision. Our right to add, delete, or modify provisions includes financial terms, such as the APRs and fees, and other terms such as the nature, extent, and enforcement of the rights and obligations you or we may have relating to this agreement. Modifications, additions, or deletions are called "Changes" or a "Change". We will notify you of any Change if required by applicable law. These Changes may be effective with notice only, at the time stated in our notice, in accordance with applicable law. Unless we state otherwise, any Change will apply to the unpaid balances on your account and to new transactions.

The notice will describe any rights you may have with respect to any Change, and the consequences if you do or do not exercise those rights. For example, the notice may state that you may notify us in writing by a specified date if you do not want to accept certain Changes we are making. If you notify us in writing that you do not accept the Changes, your account may be closed (if it is not already closed) and you will be obligated to pay your outstanding balance under the applicable terms of the will be obligated to pay your outstanding balance under the applicable terms of the agreement. If you do not notify us in writing by the date stated in the notice, or if you notify us but then use your account after the date stated in the notice, you will be deemed to accept all Changes in the notice and to accept and confirm all terms of your agreement and all Changes in prior notices we have sent you regardless of whether you have access to your account.

CREDIT INFORMATION

We may periodically review your credit history by obtaining information from credit bureaus and others.

We may report information about you and your account to credit bureaus, including your failure to pay us on time. If you request additional cards on your account for others, we may report account information in your name as well as in the names of these other people.

If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement. Please include your name, address, account number, telephone number and a brief description of the problem. If available, please provide a copy of the credit bureau report in question. We will promptly investigate the matter and, if our investigation shows that you are right, we will contact each credit bureau to which we reported the information and will request they correct the report. If we disagree with you after our investigation, we will tell you in writing or by telephone. We will also notify the credit bureau that you dispute the information unless you let us know that you no longer dispute the information.

NOTICES/CHANGE OF PERSONAL INFORMATION

We will send cards, billing statements and other notices to you at the address shown in our files. If this is a joint account, we can send billing statements and notices to any joint account holder. Notice to one of you will be considered notice to all of you and all of you will remain obligated on the account.

If you change your name, address, or home, cellular or business telephone number, or email address (if you elect to receive billing statements or other notices online), you must notify us immediately in writing at the address shown on your billing statement. We may, at our option, accept mailing address corrections from the United States Postal Service. We may contact you about your account, including for customer service or collection, at any address or telephone number as well as any cellular telephone number you provide us.

TELEPHONE MONITORING AND RECORDING

We, and if applicable, our agents, may listen to and record your telephone calls with us. You agree that we, and if applicable, our agents, may do so, whether you or we initiate the telephone call.

INFORMATION SHARING

You authorize us to share certain information about you and your account within our family of companies, and with others outside our family of companies including any company or organization whose name or mark may appear on the cards, as permitted by law. Our Privacy Policy, which is provided to you when you first receive an agreement and at least once each calendar year thereafter, describes our information sharing practices and the choices you have and directions you may give us about our sharing of information about you and your account with companies or organizations within and outside of our family of companies.

ILLINOIS CARDMEMBERS

Illinois law provides that we may not share information about you with companies or other organizations outside of our family of companies unless you authorize the disclosure or unless the disclosure falls under another exception in the law (such as sharing information to process your transactions or in response to a subpoena). You hereby agree that, if you choose not to exercise the applicable opt out described in our Privacy Policy, you will be deemed to have authorized us to share personal information we have about you (including information related to any of the products or services you may have with any of our companies) with companies or other organizations outside of our family of companies.

ENFORCING THIS AGREEMENT

We can delay enforcing or not enforce any of our rights under this agreement without losing our right to enforce them in the future. If any of the terms of this agreement are found to be unenforceable, all other terms will remain in full force.

ASSIGNMENT

We may assign your account, any amounts you owe us, or any of our rights and obligations under this agreement to a third party. The person to whom we make the assignment will be entitled to any of our rights that we assign to that person.

GOVERNING LAW

THE TERMS AND ENFORCEMENT OF THIS AGREEMENT AND YOUR ACCOUNT SHALL BE GOVERNED AND INTERPRETED IN ACCORDANCE WITH FEDERAL LAW AND, TO THE EXTENT STATE LAW APPLIES, THE LAW OF DELAWARE, WITHOUT REGARD TO CONFLICT-OF-LAW PRINCIPLES. THE LAW OF DELAWARE, WHERE WE AND YOUR ACCOUNT ARE LOCATED, WILL APPLY NO MATTER WHERE YOU LIVE OR USE THE ACCOUNT.

FOR INFORMATION

Please call the Cardmember Service telephone number on your card or billing statement if you have any questions about your account or this agreement.

YOUR BILLING RIGHTS

Keep This Notice For Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us In Case Of Errors Or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the Cardmember Service address shown on your billing statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

Your Rights And Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your bill was correct.

Special Rules for Credit Card Purchases

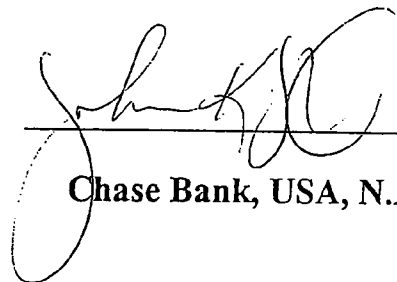
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. This right does not apply to check transactions. There are two limitations on this right:

- (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
 - (b) The purchase price must have been more than \$50.00.
- These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Copyright ©2005 JPMorgan Chase & Co. All rights reserved.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating to unsworn falsifications to authorities, that he is **John K Wells, Manager of Chase Bank, USA, N.A.**, plaintiff herein, that he is duly authorized to make this verification, and that the facts set forth in the foregoing Complaint are true and correct to the best of his knowledge, information and belief.



Chase Bank, USA, N.A..

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - AT LAW

CHASE BANK USA, N.A.,
Plaintiff

vs.

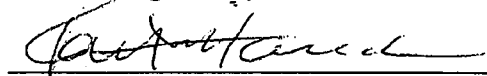
ELAINE FUGATE a/k/a
ELAINE L. FUGATE
Defendant

EXHIBIT

B

: CIVIL ACTION - AT LAW
:
: No. 2007-1603-CD
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: Type of pleading:
:
: **ANSWER AND NEW MATTER**
:
: Filed on behalf of:
:
: DEFENDANT
:
: Counsel of record for this
: Party:
:
: Robert M. Hanak, Esq.
: Supreme Court No. 05911
: Hanak, Guido and Taladay
: 528 Liberty Boulevard
: P. O. Box 487
: DuBois, PA 15801
:
: 814-371-7768

You are hereby notified to plead
to the within pleading within
twenty (20) days hereof or a
default judgment may be
entered against you.



IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - AT LAW

CHASE BANK USA, N.A.,
Plaintiff

vs.

No. 2007-1603-CD

ELAINE FUGATE a/k/a
ELAINE L. FUGATE,
Defendant

ANSWER

AND NOW, comes the Defendant, and by her Attorneys,
Hanak, Guido and Taladay, and responds to Plaintiff's Complaint as
follows:

1. Admitted.
2. Admitted.

COUNT I

3. Admitted.

4. Defendant acknowledges use of card, however, denies the
balance as averred by Plaintiff for reasons as stated herein.

5. Admitted in part. It is admitted that the Defendant has
not made monthly payments because of her inability to do so. Defendant
denies the account owing and the application of interest, fees, and
charges.

6. Denied. Defendant is not obligated under the terms of the credit contract in the event of misappropriation and misallocation of interest, charges and fees or costs.

7. The obligation of payment is denied per the above.

8. Defendant admits the request for payment, however, Defendant incorporates her Answer and New Matter in further response to this allegation.

COUNT II

9. Defendant incorporates her answers in response to this allegation.

10. Admitted.

11. Defendant acknowledges use of card, however, denies the balance as averred by Plaintiff for reasons as stated herein.

12. Admitted in part. It is admitted that the Defendant has not made monthly payments because of her inability to do so. Defendant denies the account owing and the application of interest, fees, and charges.

13. Denied. Defendant is not obligated under the terms of the credit contract in the event of misappropriation and misallocation of interest, charges and fees or costs.

14. The obligation of payment is denied per the above.

15. Defendant admits the request for payment, however, Defendant incorporates her Answer and New Matter in further response to this allegation.

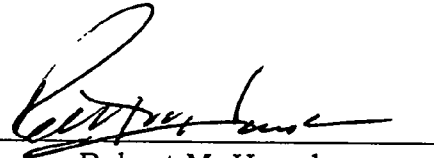
WHEREFORE, Defendant demands judgment in her favor.

NEW MATTER

Defendant further avers New Matter as follows:

16. As to both Counts, Defendant is unaware of the exact amount of principal owing, and an accounting has been requested. As to all matters owing above the principal credit extended by the Plaintiff, the increase of the amount owing represents a usurious interest contract. Plaintiff is in breach of all applicable usury laws.

WHEREFORE, Defendant demands judgment in her favor.

A handwritten signature in black ink, appearing to read "Robert M. Hanak", is written over a horizontal line.

Robert M. Hanak
Attorney for Defendant

VERIFICATION

I, ELAINE FUGATE, a/k/a ELAINE L.FUGATE, hereby verify that the statements made in the ANSWER AND NEW MATTER are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to the authorities.

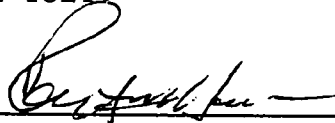
10/18/07
(Date)

Elaine Fugate
Elaine Fugate
a/k/a Elaine L. Fugate

CERTIFICATE OF SERVICE

I certify that on the 22 day of October, 2007, a copy of the
ANSWER AND NEW MATTER was forwarded via first class U.S. mail,
postage prepaid, addressed as follows:

James C. Warmbrodt, Esq.
Weltman, Weinberg & Reis Co., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219

A handwritten signature in black ink, appearing to read "Robert M. Hanak", is written over a horizontal line.

Robert M. Hanak
Attorney for Defendant

WELTMAN, WEINBERG & REIS Co., L.P.A.

ATTORNEYS AT LAW



JAMES C. WARMBRODT

Attorney at Law

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Fax 412.338.7130

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CHICAGO, IL
312.782.9676

CINCINNATI, OH
513.723.2200

CLEVELAND, OH
216.685.1000

COLUMBUS, OH
614.228.7272

DETROIT, MI
248.362.6100

GROVE CITY, OH
614.801.2600

PHILADELPHIA, PA
215.599.1500

PITTSBURGH, PA
412.434.7955

February 6, 2008

ROBERT HANAK, ESQ.
HANAK, GUIDO AND TALADAY
528 LIBERTY BOULEVARD
PO BOX 487
DUBOIS PA 15801

EXHIBIT

C

RE: CHASE BANK USA, N.A. v. ELAINE FUGATE
WWR# 6074333
Docket No.: 2007-1603-CD

Dear Mr. Hanak:

Enclosed please find Plaintiff's Requests for Admissions relative to the above-captioned matter. Please provide responses to these requests within thirty (30) days of receipt of the same.

Thank you for your attention to this matter.

Very truly yours,

James C. Warmbrodt

JCW/emo
Enclosure

WWR# 5988622

7. In these Requests for Admissions:

A. The word "person(s)" means all entities, and, without limiting the generality of the foregoing, includes natural persons, joint owners, associations, companies, partnerships, joint ventures, trusts, and estates;

B. The word "document(s)" means all written, printed, recorded, graphic, or photographic matter, or, sound reproductions, however produced or reproduced, pertaining to any manner to the subject matter indicated;

C. The words "identity", "identify", "identification", when used with respect to a person(s) means to state the full name and present or last known address and business address of such person(s) and, if an actual person, his present or last known job title, and the name and address of his present or last known employers;

D. The words "identity", "identify" "identification", when used with respect to a date, subject matter, name(s) or person(s) that wrote, signed initialed, dictated or otherwise participated in the creation of the same, the name(s) of the addressee or addressees if any and the name(s) and address(es) of each person who have possession, custody, and control of said document(s). If any such document was, but is no longer in your possession, custody, or control, or in existence, state the date and manner of its disposition; and

E. The word "identify", when used with respect to an act (including an alleged offense), occurrence, statement, or conduct (hereinafter collectively called "act"), means to (1) describe the substance of the event or events constituting such an act, and to state the date when such act occurred; (2) identify each and every person(s) participating in such an act; (3) identify all other person(s) (if any) present when such act occurred; (4) state whether any minutes, notes, memoranda, or other record of such act was made; (5) state whether such record now exists; and (6) identify the person(s) presently having possession, custody or control of such record.

8. Unless otherwise indicated, all Requests herein relate to those certain events, persons, and period of time more fully described in the pleading in this case.

9. These requests are of a continuous nature.

COUNT I

REQUEST FOR ADMISSION NO. 1:

Defendant applied for and received a credit card issued by Chase Bank, USA N. A. bearing account number 4417122983160863.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 1 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 2:

Attached hereto as Exhibit "A" is a true and correct copy of the application for the subject credit card account no. 4417122983160863.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

Defendant used the credit card issued by Chase Bank, USA, N.A. bearing account number 4417122983160863 to make cash advances and to purchase goods, materials and services.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 3 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 4:

Attached hereto as Exhibit "B" are true and correct copies of the statements dated August 20, 2001 through August 18, 2007 for the subject credit card account no. 4417122983160863.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 4 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 5:

The subject credit card account no. 4417122983160863 is subject to finance charges of 6.0% per annum on the unpaid balance.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 5 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 6:

Defendant is required to make monthly payments on any outstanding balances owed on the subject credit card account no. 4417122983160863.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 6 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 7:

Defendant has failed to make any payments on the subject credit card account no. 4417122983160863 since December 22, 2006.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 7 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO.8:

Defendant has not submitted any written dispute as to any accounting inaccuracy concerning the amounts demanded by the Plaintiff on the subject credit card account no: 4417122983160863. -----

Admitted _____

Denied _____

If the answer to Request for Admissions No. 8 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO.10:

Attached hereto as Exhibit "C" is a true and correct copy of the Cardholder Agreement sent to the Defendant by Plaintiff.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 10 is "denied", then supply specific written documentation supporting the denial.

COUNT II

REQUEST FOR ADMISSION NO. 11:

Defendant applied for and received a credit card issued by Chase Bank, USA N. A. bearing account number 4444001008649729.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 11 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 12:

Defendant used the credit card issued by Chase Bank, USA, N.A. bearing account number 4444001008649729 to make cash advances and to purchase goods, materials and services.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 12 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 13:

Attached hereto as Exhibit "D" are true and correct copies of the statements dated May 20, 2003 through July 18, 2007 for the subject credit card account no. 4444001008649729.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 13 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 14:

The subject credit card account no. 4444001008649729 is subject to finance charges of 6.0% per annum on the unpaid balance.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 14 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 15:

Defendant is required to make monthly payments on any outstanding balances owed on the subject credit card account no. 4444001008649729.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 15 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO.16:

Defendant has failed to make any payments on the subject credit card account no. 4444001008649729 since December 21, 2006.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 16 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO.17:

Defendant has not submitted any written dispute as to any accounting inaccuracy concerning the amounts demanded by the Plaintiff on the subject credit card account no. 4444001008649729.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 17 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO.18:

Attached hereto as Exhibit "E" is a true and correct copy of the Cardholder Agreement sent to the Defendant by Plaintiff.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 18 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO.19:

The balance owed by the Defendant to the Plaintiff on the subject credit card account no. 4417122983160863 and on account no. 4444001008649729 as of February 6, 2008 was \$19468.68.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 19 is "denied", then supply specific written documentation supporting the denial.

Respectfully submitted,



James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-79555
WWR#6074333

WWR# 5988622

VERIFICATION

I, _____, (please print) under penalty of perjury and subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities verify that the foregoing Responses are true and correct to the best of my knowledge, information and belief.

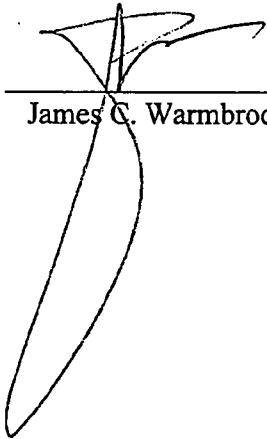
Date

Signature

CERTIFICATE OF SERVICE

I, James C. Warmbrodt, hereby certify that a true and correct copy of the Request for Admissions was served on Defendant's attorney by regular U. S. Mail, postage prepaid, this 25th day of February 2008, addressed as follows:

ROBERT HANAK, ESQ.
HANAK, GUIDO AND TALADAY
528 LIBERTY BOULEVARD
PO BOX 487
DUBOIS PA 15801



James C. Warmbrodt, Esquire

Finance Charges for Late Payment: If you do not pay at least the Minimum Monthly Payment by the Payment Due Date one time during the introductory period, the introductory period will terminate and the Standard Rate described in the Table of Interest Charges will take effect as of the first day of the billing cycle following your late payment.

If you do not pay at least the Minimum Monthly Payment by the Payment Due Date two times during the introductory period, the Daily Periodic Rate for all balances will change to an adjusted rate of 16.99% (the "Adjusted Rate"). The Adjusted Rate will take effect as of the first day of the billing cycle following your second late payment. If your Daily Periodic Rate (and the corresponding ANNUAL PERCENTAGE RATE) is increased as described above, it may subsequently be reduced at our discretion as of the first day of the billing cycle commencing after the monthly review date on which it is determined that (i) at least the Minimum Monthly Payment has been received by the Payment Due Date shown on your statement (daily open billing cycle) or (ii) the monthly review date on which it is determined that (i) at least the Minimum Monthly Payment has been received by the Payment Due Date shown on your statement (monthly open billing cycle) or (iii) the monthly review date on which it is determined that (i) at least the Minimum Monthly Payment has been received by the Payment Due Date shown on your statement (other than as described above) will be subject to a subsequent increase should future payments be missed in the manner described in this section.

Table of Interest Charges

The Daily Periodic Rate used in determining your Periodic FINANCE CHARGE on Purchases and Previous Billing Cycle Purchases for the first 5 billing cycles following the opening of your Account (the "Introductory Period"), is a fixed rate of 0.0707%, corresponding to an ANNUAL PERCENTAGE RATE of 3.807%, following the expiration of the Introductory Period, the Daily Periodic Rate used in determining your Periodic FINANCE CHARGE on Purchases and Previous Billing Cycle Purchases is a fixed rate of 0.0274%, corresponding to an ANNUAL PERCENTAGE RATE of 0.999% (the "Standard Rate"). The Daily Periodic Rate used in determining your Periodic FINANCE CHARGE on Cash Advances will be a fixed rate of 0.0585%, corresponding to an ANNUAL PERCENTAGE RATE of 19.99%.

For Adjusted Rate (or Late Payment and Alternate Adjusted Rate for Nonpayment: See "Finance Charges for Late Payment." These adjusted rates will not apply to your Membership Purchase balance as defined below.

PeoplePC Membership Offer

Special promotional terms apply to your initial People PC Membership Purchase charged to your Account ("Membership Purchase"). The Daily Periodic Rate used in determining your Periodic FINANCE CHARGE on your Membership Purchase is a fixed rate of 0.0007%, corresponding to an ANNUAL PERCENTAGE RATE of 0.026%. The Daily Periodic Rate used in determining your Periodic FINANCE CHARGE on your Membership Purchase balance and will remain in effect until your Membership Purchase balance is paid in full. Your Minimum Monthly Payment will consist of (i) a fixed amount of \$2.00 per month to be applied to your Membership Purchase balance, plus (ii) your minimum monthly payment on your other balances on your Account, calculated as described in the Customer Agreement. There is no penalty for paying off your Membership Purchase balance in full at any time.

Cash Advance FINANCE CHARGE	2% of Cash Advance (with a minimum of \$10.00)
ATM Cash Advance FINANCE CHARGE	2% of Cash Advance (with a minimum of \$10.00)
All Other Cash Advances	2% of Cash Advance (with a minimum of \$10.00)
Transaction FINANCE CHARGE	2% of applicable transaction (with a minimum of \$5.00)
Minimum FINANCE CHARGE (If any Finance Charge is payable for a monthly billing cycle)	\$.50
Annual Membership Fee	None
Other Interest Charges	\$29.00
Late Fee	\$29.00
Return Payment Fee	\$29.00
Overdraft Fee	\$29.00
Administrative Fees	\$5.00
Duplicate of Merchant Sale Slip	...

YOUR BILLING RIGHTS

Keep This Notice For Future Use
This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us To Correct Errors On Questions About Your Bill

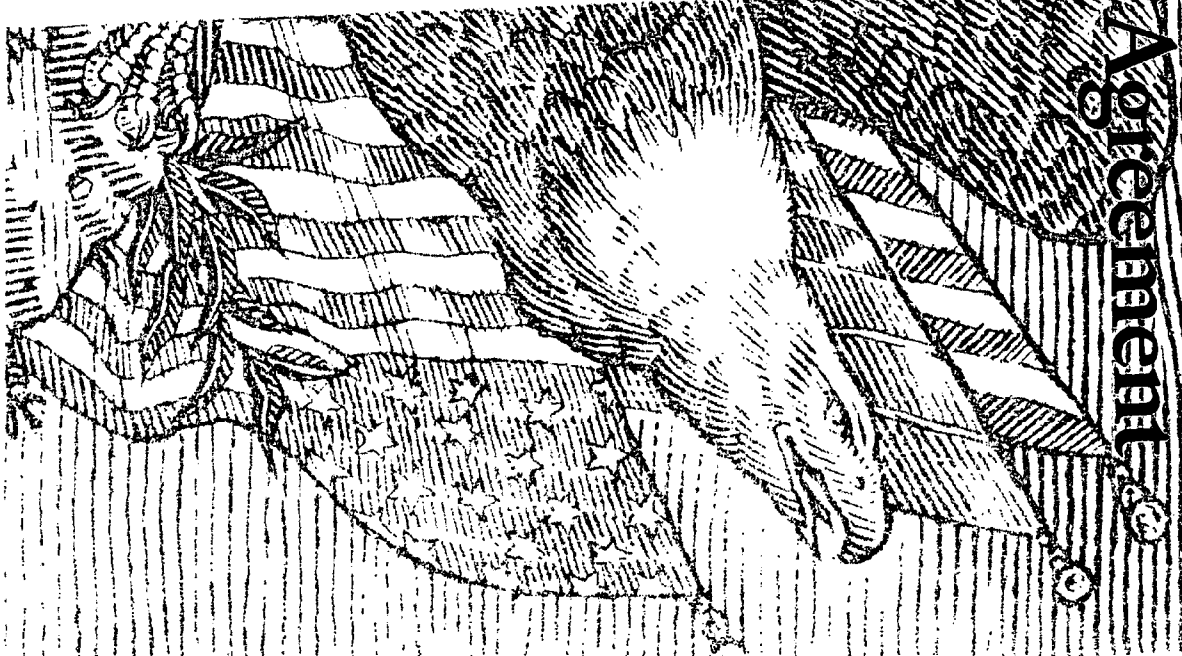
If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at First USA Bank, N.A., P.O. Box 8776, Wilmington, Delaware 19899-8776. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

You Rights And Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount, while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we don't make the correction, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the fair bill it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 90 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must let you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct. If you have a problem with the quality of property or service that you purchased with a 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 property or service. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

Cardmember Agreement



FIRST USA.

M-32029
39RS999-PEOPLE

If you do not meet at least the Minimum Monthly Payment by the Payment Due Date, we will charge you interest on your adjusted rate for the next 6 month period. The Daily Periodic Rate for all balances will change from the Adjusted Rate.⁽¹⁾ The Annual Percentage Rate for the next 6 month period will be equal to the Adjusted Rate plus 0.50%.⁽²⁾ After 6 months, corresponding to an ANNUAL PERCENTAGE RATE of 72.50%, our second rate payment, 0.6500%, corresponding to a DAILY PERIODIC RATE of 0.001789, will take effect as of the first day of the billing cycle after the second rate payment.

If your Full Payable Rate (and the corresponding ANNUAL PERCENTAGE RATE) is increased as described above, it may subsequently be reduced at our discretion and thereafter (i) at least the Minimum Monthly Payment has been received by the Payment due date and (ii) there shows no past statement each month during the monthly period preceding such review date; and (iii) your Account was consistently open and in good standing during the 6-month period preceding such review date. Accounts without rates or charges during the 6-month period preceding such review date should future payments be missed in the manner described in this section.

The Daily Periodic Rate used in determining your Periodic FINANCE CHARGE on Purchases and Previous Billing Cycle Purchases for the first 3 billing cycles following the opening of your new Account (the "Introductory Period"), is a fixed rate of 0.01073%, corresponding to an ANNUAL PERCENTAGE RATE of 5.90%. Following the expiration of the Introductory Period, the Daily Periodic Rate used in determining your Periodic FINANCE CHARGE on Purchases and Previous Billing Cycle Purchases will be a fixed rate of 0.01734%, corresponding to an ANNUAL PERCENTAGE RATE of 6.99% (the "Standard Rate"). The Daily Periodic Rate used in determining your Periodic FINANCE CHARGE on Cash Advances will be a fixed rate of 0.05484%, corresponding to an ANNUAL PERCENTAGE RATE of 19.99%.

For Adjusted Rate for Late Fees and Alternate Adjusted Rate for Nonpayment: See "Finance Charge for Late Payment." These adjusted rates will not apply to your Membership Purchase. Rates as defined below.

PeoplePC Membership Offer	
all promotional terms apply to your initial People PC Membership Purchase charged to your account. ("Membership Purchase"). The Daily Periodic Rate used in determining your account's Finance Charge is a fixed rate of 0.0095% compounded daily. ("APR"). The APR is a fixed rate of 0.0095% compounded daily. ("APR"). This promotional ANNUAL FEE-SPREAD RATE applies only to your Membership Purchase balance and will remain in effect until your Membership Purchase balance is paid in full. Your Minimum Monthly Payment will consist of (1) a fixed amount of \$8.95 per month to be applied to your Membership Purchase balance, plus (2) your minimum monthly payment agreement. There is no penalty for paying off your Membership Purchase balance in full at any time.	
Cash Advance	1% of Cash Advance (with a minimum of \$10.00)
ATM Cash Advance	2% of Cash Advance (with a minimum of \$10.00)
All Other Cash Advances	
Transaction Finance Charge	2% of applicable transaction (with a minimum of \$5.00)
Minimum Finance Charge (If any Finance Charge is payable for a monthly billing cycle)	\$5.00
Annual Membership Fee	None
Other Interest Charges	\$29.00
Late Fee	\$29.00
Return Payment Fee	\$29.00
Overfill Fee	
Administrative Fees	\$5.00

Keep This Notice For Future Use

This notice contains important information about your rights under the Credit Billing Act.

Credit Billing Act

Notify Us In Case Of Errors or Questionable Records: If you need more information about a transaction on your bill, write us if you think your bill is wrong, or if you need more information about a transaction on your bill, write us if you think your bill is wrong, or if you need more information about a transaction on your bill, write us if you think your bill is wrong.

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

Your Rights And Our Responsibilities After We Receive Your Request

We must each decide your letter either seems so silly, we don't address the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we cannot apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the paid of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we don't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay. We must tell anyone we report you to that you have a question about your bill. And, we must tell you that we must tell anyone we report you to that the matter has been so named of anyone we reported you to. We must tell anyone we report you to that the matter has been so named between us when it finally is.

If we don't follow these rules, we can't collect the tax \$60 in the quarter you made the purchase.

If you have a problem with the quality of property or services that you purchased with a credit card, it was correct.

If you have a problem with the quality of property or services that you purchased with a credit card, it was correct. If 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 property or services. There are two limitations on this right:

- You must make the purchase in your home state or, if not within your home

(b) The purchase price must have been more than \$50.

FIRST USA.

M-32029
2004000, PROPI.E

Cardmember Agreement

If any of these events occurs, we may increase the APRs (including any promotional APR) on all balances (excluding overdraft advances) up to a maximum of the default rate stated in the Rates and Fees table. We may consider the following factors to determine your default rate: the length of time your account has been open, the existence, seriousness and timing of the defaults on your account, other indications of your account usage and performance, information about your other relationships with us or any of our related companies, and information we obtain from consumer credit reports obtained from credit bureaus. The default rate will take effect as of the first day of the billing cycle in which the default occurs, and will apply to purchase balances from the previous billing cycle for which periodic finance charges have not been already billed. If we decide not to increase your APR even though there is a default or if we do not increase your APR up to the maximum default rate stated in the Rates and Fees table, we reserve our right to increase your APR in the event of any future default. We may in our discretion determine to charge reduced default rates or reinstate standard rates for all or selected balances on your account.

3. NOTICES/CHANGE OF PERSONAL INFORMATION:

The following replaces the section titled "Notices/Change Of Personal Information" or "Notices":

NOTICES/CHANGE OF PERSONAL INFORMATION:

We will send cards, billing statements and other notices to you at the address shown in our files. Or, if this is a joint account, we can send billing statements and notices to any joint account holder. Notice to one of you will be considered notice to all of you and all of you will remain obligated on the account.

If you change your name, address, or home, cellular or business telephone number or email address (if you elect to receive billing statements or other notices online), you must notify us immediately in writing at the address shown on your billing statement. We may, at our option, accept mailing address corrections from the United States Postal Service. We may contact you about your account, including for customer service or collection, at any address or telephone number as well as any cellular telephone number you provide us.

If you have questions about these changes, you can call us at the number on the back of your card.

This notice informs you of changes to your agreement. Please keep it with your original agreement.

INST1330
ADV2632

4

1/06

Important Notice For Credit Card Customers About Changes To Your Cardmember Agreement ("agreement")— Please Read And Retain For Your Records

Dear Cardmember:

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your credit card account.

Periodically, we may change various terms and conditions associated with your account. We share this information with you in the form of a Change in Terms disclosure. The Change in Terms disclosure below advises of upcoming changes that will be effective the first day of your billing cycle that includes March 1, 2006. We hope that you take the time to review this information carefully. Please keep this notice with your agreement for future reference.

Thank you for the opportunity to serve your credit needs. We look forward to serving those needs in the future.

SUMMARY OF CHANGES:

We have summarized below some of the changes to your agreement. For complete details about all changes, please read the entire Amendment. If you were previously notified of any of the terms described in this Notice and they are already in effect on your account, those terms will continue to apply. Any other terms on your account not described in this Notice also continue to apply. Note that some terms in your agreement or any amendment may appear with initial capital letters or all lower case letters. Such terms have the same meaning. For example, "Account" means the same as "account".

RATE AND FEE CHANGES

The following Annual Percentage Rate(s) will be changed as described in the Amendments portion of this Notice:

- Default Rate
- The following Fee(s) will be changed as described in the Amendments portion of this Notice:
 - Cash Advance/Cash Advance Check Fee – Finance Charge (no maximum fee)
 - Balance Transfer/Balance Transfer Check Fee – Finance Charge (no maximum fee)
 - Minimum Periodic Finance Charge
 - Late Fee
 - Overlimit Fee
 - Return Payment Fee
 - Return Check Fee

ADV2632.qxp

Update 1.04

Segment: Portfolio

Campaign: 0106_Portfolio

WR #: 77777

Cell #: n/a

Partner: STI-1 Chase Non-

Creative Pkg:

0106_hb1_hChase_PortfolioRepic

Mail Date: n/a

Released Version:
ADV2632_A1

Current Time:

December 1, 2005 3:26 PM

User Name:

mktedm

Document Size:

Width: 7"

Height: 6.875"

Fonts:

Zurich Cn BT, Zurich Cnlt BT, Zurich BdCn
BT, Helvetica, BI Helvetica BoldOblique,
Helvetica Condensed, B Helvetica Bold, I
Helvetica Oblique

Colors:

Colors will not be listed accurately if images
are missing.

Black, JobTag Black

Images:

DEFAULT RATE SECTION

The "Default Rate" section described in the Amendments portion of this Notice replaces any terms in your agreement for "FINANCE CHARGES for Late Payment", "Closed Account Rate", or "Default Rate". This section provides that the default rate will be imposed for certain events of default, and it will take effect on your account as of the first day of the billing cycle in which the default occurs.

OTHER CHANGES

The "Notices/Change Of Personal Information" section in this Notice clarifies the ways we communicate with you about your account.

EFFECTIVE DATE/NON-ACCEPTANCE INSTRUCTIONS FOR THE CHANGE(S) IDENTIFIED BELOW:

The changes summarized above will be effective the first day of your billing cycle that includes March 1, 2006. The new terms will apply to current and future balances on your account. You have the right to reject only the new terms regarding the Default Rate APR (Annual Percentage Rate) and the Default Rate section stated in this Notice, and not any of the fee changes or Other Changes in this Notice. If you wish to reject these terms, you must notify us in writing by February 20, 2006, that you wish to reject them. If you wish to reject them, your account will be closed to further use. The change in the Default Rate APR and Default Rate section are the only changes in this Notice that do not apply if your account is already closed. Please include your name, address and account number on the correspondence and mail it to: Cardmember Service, P.O. Box 15098, Wilmington, DE 19850-5098. If you give us notice that you wish to reject these terms, you may not make any more charges to your account. You will, however, be entitled to pay off any outstanding balances on your account in accordance with your applicable account terms. Even if you send us the notice, if you use your Card or account on or after March 1, 2006, you will be deemed to have accepted the new terms and those terms will be applied to you as if you had not sent us any notice. (If you send us the notice, please make alternate arrangements to pay any charges you have previously authorized to be made to this account, such as recurring charges.)

AMENDMENTS TO THE AGREEMENT:

In order to implement the above-described change in terms, the following changes, as applicable, will be made to your agreement:

1. TABLE OF INTEREST CHARGES/RATES AND FEES TABLE:

The section of the agreement titled "Table of Interest Charges" now will be titled "Rates and Fees Table". Also, the provisions in your agreement or any subsequent amendments that describe APRs in sections titled "FINANCE CHARGES for Late Payment", "Default Rate", or "Closed Account Rate" will now appear as part of the "Rates and Fees Table", and are replaced with the Default APR below.

A. ANNUAL PERCENTAGE RATES: The following replaces the description of the APRs in the "Table of Interest Charges" or "Rates

and Fees Table":
Rates (APR means Annual Percentage Rate)

Default APR
The Prime Rate* plus up to 23.99%, currently 30.99% (0.08490% daily periodic rate).

*Estimated variable APRs above are based on the 7.00% Prime Rate on November 22, 2005.

These changes to your APRs do not affect any higher default APRs currently applicable to your account.

B. FINANCE CHARGES AND FEES:

The following Finance Charges and Fees will replace those currently listed in the "Table of Interest Charges" or "Rates and Fees Table".

Fees and Finance Charges

Cash Advance/Cash Advance Check Fee -- Finance Charge	
3% of transaction (minimum fee of \$10.00)	
Balance Transfer/Balance Transfer Check Fee -- Finance Charge	
3% of transaction (minimum fee of \$5.00)	
Minimum Periodic Finance Charge (if any periodic finance charge is payable for a billing cycle)	\$1.00
Late Fees:	
\$15.00 if the balance is up to, but not including \$100.00;	
\$29.00 if the balance is \$100.00 up to, but not including \$250.00;	
\$39.00 if the balance is \$250.00 and over	
Overlimit Fee	\$39.00
Return Payment Fee	\$39.00
Return Check Fee	\$39.00

2. FINANCE CHARGES:

The "Default Rate" section below replaces any provisions in your agreement or any subsequent amendments regarding "FINANCE CHARGES for Late Payment", "Default Rate", or "Closed Account Rate".

Default Rates: Your APRs also may vary if you are in default under this agreement for any of the following reasons:

- We do not receive, for any payment that is owed on this account or any other account or loan with us, at least the minimum payment due by the date and time due.
- You fail to make a payment on any loan to any of our related companies when due.
- You exceed your credit line on this account.
- You make a payment to us that is not honored by your bank.
- To the extent allowed by law, if, at any time after your account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

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Update 1.04

Segment: Portfolio

Campaign: 0106_Portfolio

WR #: 77777

Cell #: n/a

Partner: STL-1 Chase Non-

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Mail Date: n/a

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Current Time:

December 1, 2005 3:26 PM

User Name:

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Segment Size:

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Images:

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1/06

PRSHT
First-Class Mail
U. S. Postage
PAID
Card Center

IMPORTANT ACCOUNT INFORMATION ENCLOSED

Sample A. Sample
1234 Main Street
Any Town, USA 00000



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

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05/25

IMPORTANT NOTICE FOR CREDIT CARD CUSTOMERS ABOUT CHANGES TO YOUR CARDMEMBER AGREEMENT— PLEASE READ AND RETAIN FOR YOUR RECORDS

RE: Your Chase (formerly Bank One) Account ending in: 8996

Dear Cardmember:

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your credit card account. Periodically, we may change various terms and conditions associated with your account. We agree this information with you in the form of a Change in Terms disclosure. The Change in Terms disclosure below advises of upcoming changes that will be effective the first day of your billing cycle that includes August 8, 2005. We hope that you take the time to review this information carefully. Please keep this notice with your Cardmember Agreement for future reference.

Thank you for the opportunity to serve your credit needs. We look forward to serving those needs in the future.

SUMMARY OF CHANGES:

The changes to your Cardmember Agreement will take effect on the first day of your billing cycle that includes August 8, 2005. We have summarized below some of these changes. For complete details about all changes, please read the entire amendment. The terms described in this notice that are already in effect on your account (and continue to apply).

RATE AND FEE CHANGES

Annual Percentage Rates:
Purchase Rate: The Prime Rate plus 18.99%, with a minimum of 20.99% (22.99% as of May 18, 2005)
Balance Transfer Rate: The Prime Rate plus 15.99%, with a minimum of 20.99% (22.99% as of May 18, 2005)
Cash Advance Rate: The Prime Rate plus 16.99%, with a minimum of 20.99% (22.99% as of May 18, 2005)
Default Rate: Up to the Prime Rate plus 22.99% on all balances (23.99% as of May 18, 2005)
If you are late with the payment of your account described under the Default Rate section in this notice, the default rate takes effect as of the first day of the billing cycle in which that default occurs.

Cash Advance FINANCE CHARGE

3% of transaction (with a minimum of \$10.00)
Balance Transfer and Convenience Check (Balance Transfer Check) Transaction FINANCE CHARGE
3% of transaction (with a minimum of \$5.00 and a maximum of \$75.00)

Minimum FINANCE CHARGE \$1.00

If any Finance Charge is payable for a monthly billing cycle)

Late Fees: \$15.00 if the New Balance is up to but not including \$250.00

\$35.00 if the New Balance is \$250.00 and over
Convenience Check Transaction is subject to a monthly statement, we may charge the late fee of \$35.00 regardless of the amount of your New Balance.

Other Interest Charges:

Return Payment Fee \$35.00
Returned Payment Check \$35.00
Overdraft Fee \$35.00

Method of computing the balance for purchases (if not as stated):
Two-cycle average daily balance method (including new purchases)

Grace Period for repayment of purchased balances:
If not so already, at least 20 days, but only for Balance Transfers or Convenience Checks (Balance Transfer Checks that post on or after the first day of your billing cycle that includes August 8, 2005).

EFFECTIVE DATE/NON-ACCEPTANCE INSTRUCTIONS FOR THE ABOVE CHANGES:

The changes summarized above will be effective the first day of your billing cycle that includes August 8, 2005. The new terms will apply to current and future balances on your account. You have the right to opt out of these changes. If you do not wish to accept the new terms and close your account, you must notify us in writing by July 25, 2005, that you wish to reject them. Please include your name, address and account number on the correspondence and mail it to: Cardmember Service, P.O. Box 15058, Wilmington, DE 19850-5058. If you give us notice that you wish to opt out of these changes, you may not make any new charges to your account. You will, however, be unable to pay off any existing outstanding balance on your account under your current terms as modified by this Amendment. Even if you send us the notice, if you use your Card or Account on or after August 8, 2005, you will be deemed to have accepted the new terms and these terms will be applied to you as if you had not sent us any notice. If you send us the notice, we will not accept any new charges to your account. If you have previously authorized to be made to this account, and no recurring charges.)

ADV2392

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6. TRANSACTIONS IN FOREIGN CURRENCIES: The following replaces the section entitled "Transactions in Foreign Currencies":

Transactions in Foreign Currencies: If you make a transaction in a foreign currency, Visa USA Inc. or MasterCard International, Inc. will convert the transaction into U.S. dollars by using its respective currency conversion procedures in effect on the date it processes the transaction. Currently, each of them uses either a wholesale market rate or a government-mandated rate and adds one percent to that rate. We then add two percent to the figure provided to us. If either Visa USA or MasterCard International ceases adding one percent to the wholesale or government-mandated conversion rate, we will add three percent to the figure provided to us by that entity. The rate in effect on the processing date may differ from the rate on the date you used your card or Account. The same process will be used if a transaction must be converted back into a foreign currency such as for a reversal.

7. CLOSING YOUR ACCOUNT: The following replaces the section entitled "Closing Your Account":

Closing Your Account: You may close your Account at any time. If you call us to close your Account, we may require that you confirm your request in writing.

We may close your Account at any time or suspend your credit privileges at any time for any reason without prior notice except as required by applicable law. If we close your Account, we will not be liable to you for any consequences resulting from closing your account or suspending your credit privileges.

If you or we close your Account, you and any authorized users must immediately stop using your Account and destroy all cards, Convenience Checks or other means to access your Account or return them to us upon request. You will continue to be responsible for charges to your Account, even if they are made or processed after your Account is closed and you will be required to pay the outstanding balance on your Account according to the terms of this Agreement. In addition, to the extent allowed by law, we may require you to pay the outstanding balance immediately and change the default rate if we do not receive payment within the time we specify.

8. CREDIT LINE/AUTHORIZED USAGE: The following replaces the section entitled "Credit Line/Authorized Usage":

Credit Line/Authorized Usage: Your credit line is shown on the folder containing your Card. Since we may change your credit line from time to time, your latest credit line will appear on your monthly statement. You agree not to make any transaction on your Account that would cause the unpaid balance of your Account to exceed your credit line. We may honor charges in excess of your credit line at our sole discretion. If we do, this Agreement also applies to that excess and you agree to pay the excess immediately if we request that you do so. You agree that we may change or cancel your credit line at any time without affecting your obligation to pay amounts that you owe under this Agreement. We may designate that only a portion of your credit line is available for Cash Advances. If we do and you exceed that limit, you will be considered to have exceeded your credit line for all purposes of this Cardmember Agreement. For security reasons, we may limit the number or dollar amount of transactions that may be accomplished with your Card or Account, and we have the right to limit authorizations to make transactions with your Card or Account if we consider it necessary to verify payments received on your Account.

9. PERIODIC STATEMENTS: The following is added at the end of the section entitled "Periodic Statements":

Your monthly statement will also show payment instructions and information about how we may process payment checks electronically.

10. REFUSAL TO PAY CONVENIENCE CHECKS: The following replaces the section entitled "Refusal to Pay Convenience Checks":

Refusal to Pay Convenience Checks and Cash Advance Checks: Convenience Checks and Cash Advance Checks are collectively called "Check". In this section, Check check you write is your request for funds. When we receive your Check for payment, we may review your Account to decide whether to authorize that Check. We may, but are not required to, reject and return unpaid a Check for any reason, including the following examples:

- We or one of our related companies is the payee on the Check.
- Your credit line has been exceeded, or would be exceeded if we paid the Check.
- The Check is post-dated. If a post-dated Check is paid, resulting in another check being returned or not paid, we are not responsible.
- You have used the Check after the date specified on the Check.
- You are in default or would be if we paid the Check.

11. DEFAULT/COLLECTION: The following replaces the last sentence of the section entitled "Default/Collection":

To the extent permitted by law, if you are in default because you have failed to pay us, you will pay our collection costs, attorney's fees, court costs, and all other expenses of enforcing our rights under this agreement.

12. IRREGULAR PAYMENTS AND DELAY IN ENFORCEMENT: The following replaces the section entitled "Irregular Payments and Delay in Enforcement":

Irregular Payments And Delay in Enforcement: Any payment check or other form of payment which you send to us for less than the full balance that is mailed "paid in full" or with a similar notation or that you otherwise tender in full satisfaction of a disputed amount (conditional payment), must be sent to us at the conditional payments address listed on your monthly statement. We can also delay enforcing our rights under this agreement any number of times without losing them. The fact that we may at any time honor a transaction on your Account in excess of your maximum credit line does not obligate us to do so again.

13. RETURN CONVENIENCE CHECK FEE: The following replaces the section entitled "Return Convenience Check Fee":

Return Convenience Check and Cash Advance Check Fee: This fee applies to any returned Convenience Check or Cash Advance Check, which are collectively called "Check". In this section, if we (a) stop payment on a Check at your request or (b) return a Check unpaid because it exceeds your available credit at the time it is processed, your Account is closed or otherwise does not have change privileges, or your Account is past due, we may charge you a Return Check Fee in the amount stated in the Table of Interest Charges.

If you have questions about these changes, you can call us at the number on the back of your card.

This notice informs you of changes to your Cardmember Agreement. Please keep it with your original Cardmember Agreement.

ADV2127

11/04

IMPORTANT NOTICE FOR CREDIT CARD CUSTOMERS ABOUT CHANGES TO YOUR CARDMEMBER AGREEMENT— PLEASE READ AND RETAIN FOR YOUR RECORDS

Dear Cardmember:

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your credit card account.

Periodically, we may change various terms and conditions associated with your account. We share this information with you in the form of a Change in Terms disclosure. The Change in Terms disclosure below advises of upcoming changes that will be effective the first day of your billing cycle that includes January 1, 2005. We hope that you take the time to review this information carefully. Please keep this notice with your Cardmember Agreement for future reference.

Bank One, Delaware, N.A., has merged with Chase Manhattan Bank USA, N.A. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. Thank you for the opportunity to serve your credit needs. We look forward to serving those needs in the future.

SUMMARY OF CHANGES:

The changes to your Cardmember Agreement will take effect on the first day of your billing cycle that includes January 1, 2005. We have summarized below some of these changes. For complete details about all changes, please read the entire Amendment. The terms described in this Notice that are already in effect on your account will continue to apply.

Using Your Account:

Convenience Checks also may be called "Balance Transfer Checks". We also may give you "Cash Advance Checks" as another type of Cash Advance. Cash Advance Checks will have the same rates and fees as other Cash Advances.

RATE AND FEE CHANGES

Annual Percentage Rate(s): Default Rate: Up to the prime rate plus 23.95% on all balances (78.74% as of 10/1/2004)

If you fail to comply with certain terms of your account described under the Default Rate section in the amendments to your Cardmember Agreement included with this notice, the default rate takes effect as of the first day of the billing cycle in which that default occurs.

Cash Advance FINANCE CHARGE

3% of transaction (with a minimum of \$10.00)

Balance Transfer and Convenience Check (Balance Transfer Check) Transaction FINANCE CHARGE

3% of transaction (with a minimum of \$5.00 and a maximum of \$75.00)

Late Fees:

\$15.00 if the New Balance is up to but not including \$250.00

\$39.00 if the New Balance is \$250.00 and over

However, if the default rate is in effect on a monthly statement, we may charge a late fee of \$39.00 regardless of the amount of your Balance. "Balance" means the Previous Balance on the statement that shows the late fee.

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Portfolio

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Other Interest Charges:

The Return Convenience Check Fee now will be called the Return Convenience Check (Balance Transfer Check) and Cash Advance Fee, because Convenience Checks also are called Balance Transfer Checks and we also may issue Cash Advance Checks.

Grace Period for repayment of purchase balances
If not so already, at least 20 days, not more for Balance Transfers or Convenience Checks (Balance Transfer Checks) that post on or after the first day of your billing cycle that includes January 1, 2005.

Transactions in Foreign Currencies

The amount that we may add to transactions in foreign currencies will be changed to 3% in the circumstances described under the section Transactions in Foreign Currencies in the amendments to your Cardmember Agreement included with this notice.

Closing Your Account

The Closing Your Account section also is changing.

OTHER CHANGES

The Periodic Finance Charge Calculation, Credit Line/Authorized Usage, Periodic Statements, Refusal to Pay Convenience Checks, Default/Collection, Irregular Payments And Delay in Enforcement, and Return Convenience Check Fee sections also are changing.

EFFECTIVE DATE/NON-ACCEPTANCE INSTRUCTIONS FOR THE ABOVE CHANGES:

The changes summarized above will be effective the first day of your billing cycle that includes January 1, 2005. The new terms will apply to current and future balances on your Account. You have the right to reject the new terms stated in this notice, except for the Other Changes listed above. If you wish to reject these terms and close your account, you must notify us in writing by December 27, 2004, that you wish to reject them. Please include your name, address and account number on the correspondence and mail it to: Cardmember Service, P.O. Box 15098, Wilmington, DE 19850-5098. If you give us notice that you wish to reject these terms, you may not make any more charges to your Account. You will, however, be entitled to pay off any existing outstanding balance on your Account under your current terms. Even if you send us the notice, if you use your card or Account on or after January 1, 2005, you will be deemed to have accepted the new terms and these terms will be applied to you as if you had not sent us any notice. (If you send us the notice, please make alternate arrangements to pay any charges you have previously authorized to be made to this account, such as recurring charges.)

AMENDMENTS TO THE CARDMEMBER AGREEMENT:

In order to implement the above-described change in terms, the following changes, as applicable, will be made to your Cardmember Agreement:

1. USING YOUR ACCOUNT:

The following replaces the section entitled "Using Your Account":
Using Your Account. You may use your Card or Account to purchase or lease goods or services, or pay amounts you owe, wherever the Card is honored ("Purchases") or, if applicable, to obtain advances to cover an overdraft on your checking account with an affiliate of ours under the terms of this Agreement and your Overdraft Protection Agreement for that checking account, ("Overdraft Advances"). ("Purchases and Overdraft Advances are collectively called "Purchases"). You may use your Account to transfer balances from

other accounts ("Balance Transfers"). You may also use the Card to obtain cash loans at Automated Teller Machines, or from financial institutions accepting the Card, or to obtain travelers' checks, foreign currency, money orders, wire transfers or similar cash-like charges, or to obtain lottery tickets, casino gaming chips, race track wagers or for similar betting transactions, or use Cash Advance Checks that we issue (collectively called "Cash Advances"). You may also use a third party service to make a payment on your behalf and bill the payment to this Account. You agree to accept credits to your Account instead of cash refunds when the original Purchase was charged to your Account. We may issue "Convenience Checks" (which also may be called "Balance Transfer Checks") to you that may be used to access your credit line. Any Balance Transfer Checks are subject to the terms for Convenience Checks in this Agreement. All checks that access your Account will contain your Account number and may be used only by the person(s) whose name(s) is/are printed on them. Each must be completed and signed by you (or other of you) in the same manner as a regular personal check. You may not use Convenience Checks or Cash Advance Checks, nor may you transfer a balance to pay any amount you owe to us, or any of our related banks, under your Cardmember Agreement or under any other credit agreement or account you may have with us.

2. TABLE OF INTEREST CHARGES:
A. FINANCE CHARGES AND FEES:
If not so already, the following Finance Charges and Fees will replace those currently listed in the Table of Interest Charges:

Cash Advance FINANCE CHARGE
3% of transaction (with a minimum of \$1.00 and no maximum)
Balance Transfer and Convenience Check (Balance Transfer Check) Transaction FINANCE CHARGE
3% of transaction (with a minimum of \$5.00 and a maximum of \$75.00)
Late Fees:
\$15.00 if the New Balance is up to but not including \$250.00
\$39.00 if the New Balance is \$250.00 and over
However, if the default rate is in effect on a monthly statement, we may charge a late fee of \$39.00 regardless of the amount of your Balance. "Balance" means the Previous Balance on the statement that shows the late fee.
Other Interest Charges:
The Return Convenience Check Fee now will be called the Return Convenience Check (Balance Transfer Check) and Cash Advance Fee, because Convenience Checks also are called Balance Transfer Checks and we also may issue Cash Advance Checks.

3. DEFAULT RATE: The following replaces any provisions in your Cardmember Agreement or any subsequent amendments regarding "FINANCE CHARGES for Late Payment", "Default Rate", or "Default Rate":
Default Rate: Your APRs also may vary if you are in default under this Agreement or any other agreement you have with us or any of our related companies for any of the following reasons:
• We do not receive, for any payment that is owed on this Account or any other account or loan with us, at least the minimum payment due by the date and time due.
• You exceed your credit line on this Account.
• You fail to make a payment to another creditor when due.
• You make a payment to us that is not honored by your bank.

4. PERIODIC FINANCE CHARGE CALCULATION: The following amends parts of the section entitled "Periodic Finance Charge Calculation", and all other parts remain in effect:
The sentence in this section that describes when transactions are added to the daily balance for each feature on your Account is replaced with the following:
Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks and Cash Advance Checks are added as of the date accepted by the payee).
Also, the following is added at the end of this section:
To get the Daily Periodic Rates we divide the APR by 365, and in effect always round up at the fifth place to the right of the decimal point.

To the extent allowed by law, if, at any time after your Account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.
If any of these events occurs, we may increase the APRs (including any introductory or promotional APR) on all balances (including existing balances, but excluding Overdraft Advances) up to a default rate of the prime rate plus 23.99%. The default rate will be calculated as described in the section of your Cardmember Agreement or any subsequent amendments entitled "Variable Rates".
On 10/1/04, the prime rate was 4.75%. Using that prime rate as an example, the daily periodic rate for a default rate of 1/265 of the prime rate plus 23.99% would equal 0.07073% and the corresponding ANNUAL PERCENTAGE RATE would equal 28.74%.
We may consider the following factors to determine your default rate: the length of time your Account has been open; the existence, seriousness and timing of defaults on your Account; other indications of your Account usage and performance; information about your other relationships with us or any of our related companies; and information we obtain from consumer credit reports obtained from credit bureaus. The default rate will take effect as of the first day of the billing cycle in which the default occurs, and will apply to purchase balances from the previous billing cycle for which periodic finance charges have not been already billed.
If we decide not to increase your APR even though there is a default or if we do not increase your APR up to the maximum default rate stated above, we reserve our right to increase your APR in the event of any future default. We may in our discretion determine to charge reduced default rates or reinstated standard rates for all or selected balances on your account.
5. GRACE PERIOD: The following replaces the section entitled "Grace Period":
Grace Period: Periodic FINANCE CHARGES are added to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks and Cash Advance Checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. However, we do not charge Periodic FINANCE CHARGES on new Purchases if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, and Balance Transfers. If applicable, there is no grace period for Overdraft Advances.

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Portfolio

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Cell #: ?

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Mail Date: 11/1/04

Last Edit Time: 10/22/04, 2:07:30 PM

User name: TempUser3

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Important: Colors will not be listed accurately if images are missing.

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6. TRANSACTIONS IN FOREIGN CURRENCIES:

The following replaces the section entitled "Transactions in Foreign Currencies":

Transactions in Foreign Currencies: If you make a transaction in a foreign currency, Visa USA Inc. or MasterCard International, Inc. will convert the transaction into U.S. dollars by using its respective currency conversion procedures in effect on the date it processes the transaction. Currently, each of them uses either a wholesale market rate or a government-mandated rate and adds one percent to that rate. We then add two percent to the figure provided to us. If either Visa USA or MasterCard International ceases adding one percent to the wholesale or government-mandated conversion rate, we will add three percent to the figure provided to us by that entity. The rate in effect on the processing date may differ from the rate on the date you used your card or Account. The same process will be used if a transaction must be converted back into a foreign currency such as for a reversal.

7. CLOSING YOUR ACCOUNT:

The following replaces the section entitled "Closing Your Account":

Closing Your Account: You may close your Account at any time. If you call us to close your Account, we may require that you confirm your request in writing.

We may close your Account at any time or suspend your credit privileges at any time for any reason without prior notice except as required by applicable law. If we close your Account, we will not be liable to you for any consequences resulting from closing your account or suspending your credit privileges.

If you or we close your Account, you and any authorized users must immediately stop using your Account and destroy all cards, Convenience Checks or other means to access your Account or return them to us upon request. You will continue to be responsible for charges to your Account, even if they are made or processed after your Account is closed and you will be required to pay the outstanding balance on your Account according to the terms of this Agreement. In addition, to the extent allowed by law, we may require you to pay the outstanding balance immediately and change the default rate if we do not receive payment within the time we specify.

8. CREDIT LINE/AUTHORIZED USAGE:

The following replaces the section entitled "Credit Line/Authorized Usage":

Credit Line/Authorized Usage: Your credit line is shown on the holder containing your Card. Since we may change your credit line from time to time, your latest credit line will appear on your monthly statement. You agree not to make any transaction on your Account that would cause the unpaid balance of your Account to exceed your credit line. We may limit changes in excess of your credit line at our sole discretion. If we do, this Agreement also applies to that excess and you agree to pay the excess immediately if we request that you do so. You agree that we may change or cancel your credit line at any time without affecting your obligation to pay amounts that you owe under this Agreement. We may designate that only a portion of your credit line is available for Cash Advances. If we do and you exceed that limit, you will be considered to have exceeded your credit line for all purposes of this Cardmember Agreement. For security reasons, we may limit the number or dollar amount of transactions that may be accomplished with your Card or Account, and we have the right to limit authorizations to make transactions with your Card or Account if we consider it necessary to verify payments received on your Account.

5. PERIODIC STATEMENTS:

The following is added at the end of the section entitled "Periodic Statements":

Your monthly statement will also show payment instructions and information about how we may process payment checks electronically.

10. REFUSAL TO PAY CONVENIENCE CHECKS:

The following replaces the section entitled "Refusal to Pay Convenience Checks":

Refusal to Pay Convenience Checks and Cash Advance Checks: Convenience Checks and Cash Advance Checks are collectively called "Checks" in this section. Each Check you write is your request for funds. When we receive your Check for payment, we may review your Account to decide whether to authorize that Check. We may, but are not required to, reject and return unpaid a Check for any reason, including the following examples:

- We or one of our related companies is the payee on the Check.
- Your credit line has been exceeded, or would be exceeded if we paid the Check.
- The Check is post-dated. If a post-dated Check is paid, resulting in another Check being returned or not paid, we are not responsible.
- You have used the Check after the date specified on the Check.
- You are in default or would be if we paid the Check.

11. DEFAULT/COLLECTION:

The following replaces the last sentence of the section entitled "Default/Collection":

To the extent permitted by law, if you are in default because you have failed to pay us, you will pay our collection costs, attorneys' fees, court costs, and all other expenses of enforcing our rights under this agreement.

12. IRREGULAR PAYMENTS AND DELAY IN ENFORCEMENT:

The following replaces the section entitled "Irregular Payments and Delay in Enforcement":

Irregular Payments And Delay In Enforcement: Any payment check or other form of payment which you send to us for less than the full balance that is marked "paid in full" or with a similar notation or that you otherwise tender in full satisfaction of a disputed amount (conditional payments), must be sent to us at the conditional payments address listed on your monthly statement. We can also delay enforcing our rights under this Agreement any number of times without losing them. The fact that we may at any time honor a transaction on your Account in excess of your maximum credit line does not obligate us to do so again.

13. RETURN CONVENIENCE CHECK FEE:

The following replaces the section entitled "Return Convenience Check Fee":

Return Convenience Check and Cash Advance Check Fee: This fee applies to any returned Convenience Check or Cash Advance Check, which are collectively called "Checks" in this section. If we (a) stop payment on a Check at your request or (b) return a Check unpaid because it exceeds your available credit at the time it is processed, your Account is closed or otherwise does not have change privileges, or your Account is past due, we may charge you a Return Check fee in the amount stated in the table of interest charges.

If you have questions about these changes, you can call us at the number on the back of your card.

This notice informs you of changes to your Cardmember Agreement. Please keep it with your original Cardmember Agreement.

IMPORTANT NOTICE FOR CREDIT CARD CUSTOMERS ABOUT CHANGES TO YOUR CARDMEMBER AGREEMENT — PLEASE READ AND RETAIN FOR YOUR RECORDS

Dear Cardmember:

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your credit account.

Periodically, we may change various terms and conditions associated with your account. We share this information with you in the form of a Change in Terms disclosure. The Change in Terms disclosure below advises of upcoming changes that will be effective the first day of your billing cycle that includes January 1, 2005. We hope that you take the time to review this information carefully. Please keep this notice with your Cardmember Agreement for future reference.

Bent One, Delaware, N.A. has merged with Chase Manhattan Bank USA, N.A. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. Thank you for the opportunity to serve your credit needs. We look forward to serving those needs in the future.

SUMMARY OF CHANGES:

The changes to your Cardmember Agreement will take effect on the first day of your billing cycle that includes January 1, 2005. We have summarized below some of these changes. For complete details about all changes, please read the entire Amendment. The terms described in the Notice that are already in effect on your account will continue to apply.

Using Your Account:

Convenience Checks also may be called "Balance Transfer Checks." We also may give you "Cash Advance Checks" as another type of Cash Advance. Cash Advance Checks will have the same rates and fees as other Cash Advances.

RATE AND FEE CHANGES

Annual Percentage Rate(s):
Default Rate: Up to the prime rate plus 23.99% on all balances (28.74% as of 10/1/90).

If you fail to comply with certain terms of your account described under the Default Rate section in the amendments to your Cardmember Agreement included with this notice, the default rate takes effect as of the first day of the billing cycle in which that default occurs.

Cash Advance FINANCE CHARGE

3% of transaction (with a minimum of \$10.00)

Balance Transfer and Convenience Check (Balance Transfer Check) Transaction FINANCE CHARGE

3% of transaction (with a minimum of \$5.00 and a maximum of \$75.00)

Late Fees:

\$15.00 if the New Balance is up to but not including \$250.00

\$39.00 if the New Balance is \$250.00 and over

However, if the default rate is in effect on a monthly statement, we may charge a late fee of \$39.00 regardless of the amount of your Balance. "Balance" means the Previous Balance on the statement that shows the late fee.

ADV2127

Portfolio

1104_Portfolio

WR #: 63848

Cell #: ?

B1

Creative Pkg:Bankone Reprice

Mail Date:11/1/04

Last Edit Time: 10/22/04 2:06:22 PM

Current Time: 10/22/04 2:07:30 PM

User name: TempUser3

Page width: 10 375 in

Page height: 8,500 in

Font:ZurichBT-ItalicCondensed

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Colors on this page/spread:

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Important: Colors will not be listed accurately if images are missing.

Changes:

Continues on other side

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Other Interest Charges:

The Return Convenience Check Fee now will be called the Return Convenience Check (Balance Transfer Check) and Cash Advance Fee, because Convenience Checks also are called Balance Transfer Checks and we also may issue Cash Advance Checks.

Grace Period for repayment of purchases balances
If not so already, at least 20 days, but more for Balance Transfers or Convenience Checks (Balance Transfer Checks) their post on or after the first day of your billing cycle that includes January 1, 2005.

Transactions in Foreign Currencies

The amount that we may add to transactions in foreign currencies will be changed to 3% in the circumstances described under the section Transactions in Foreign Currencies in the amendments to your Cardmember Agreement included with this notice.

Closing Your Account

The Closing Your Account section also is changing.

OTHER CHANGES

The Periodic Finance Charge Calculation, Credit Line/Authorized Usage, Periodic Statements, Refusal to Pay Convenience Checks, Default/Collection, Irregular Payments And Delay in Enforcement, and Return Convenience Check Fee sections also are changing.

EFFECTIVE DATE/NON-ACCEPTANCE INSTRUCTIONS FOR THE ABOVE CHANGES:

The changes summarized above will be effective the first day of your billing cycle that includes January 1, 2005. The new terms will apply to current and future balances on your Account. You have the right to reject the new terms stated in this notice, except for the Other Changes listed above. If you wish to reject these terms, and close your account, you must notify us in writing by December 22, 2004, that you wish to reject them. Please include your name, address and account number on the correspondence and mail it to: Cardmember Service, P.O. Box 15098, Wilmington, DE 19850-5098. If you give us notice that you wish to reject these terms, you may not make any more changes to your Account. You will, however, be entitled to pay off any existing outstanding balance on your Account under your current terms. Even if you send us the notice, if you use your card or Account on or after January 1, 2005, you will be deemed to have accepted the new terms and those terms will be applied to you as if you had not sent us any notice. (If you send us the notice, please make alternate arrangements to pay any charges you have previously authorized to be made to this account, such as recurring charges.)

AMENDMENTS TO THE CARDMEMBER AGREEMENT:

In order to implement the above-described changes in terms, the following changes, as applicable, will be made to your Cardmember Agreement:

1. USING YOUR ACCOUNT: The following replaces the section entitled "Using Your Account":

Using Your Account: You may use your Card or Account to purchase or lease goods or services, or pay amounts you owe, wherever the Card is honored ("purchases") or, if applicable, to obtain advances to cover an overdraft on your checking account with an affiliate of ours under the terms of this Agreement and your Overdraft Protection Agreement for that checking account. ("Overdraft Advances"). ("purchases and Overdraft Advances are collectively called "purchases"). You may use your Account to transfer balances from

other accounts ("Balance Transfers"). You may also use the Card to obtain cash loans at Automated Teller Machines, or from financial institutions accepting the Card, or to obtain travelers checks, foreign currency, money orders, wire transfers or similar cash-like charges; or obtain lottery tickets, casino gaming chips, race track wagers or for similar betting transactions, or use Cash Advance Checks that we issue (collectively called "Cash Advances"). You may also use a third party service to make a payment on your behalf and bill the payment to this Account. You agree to accept credits to your Account instead of cash refunds when the original purchase was charged to your Account. We may issue "Convenience Checks" (which also may be called "Balance Transfer Checks") to you that may be used to access your credit line. Any Balance Transfer Checks are subject to the terms for Convenience Checks in this Agreement. All checks that access your Account will contain your Account number and may be used only by the person(s) whose name(s) is/are printed on them. Each must be completed and signed by you (or either of you) in the same manner as a regular personal check. You may not use Convenience Checks or Cash Advance Checks, nor may you transfer a balance to pay any amount you owe to us, or any of our related banks, under your Cardmember Agreement or under any other credit agreement or account you may have with us.

2. TABLE OF INTEREST CHARGES:

A. FINANCE CHARGES AND FEES:

If not so already, the following Finance Charges and Fees will replace those currently listed in the Table of Interest Charges:

3a. ADVANCE FINANCE CHARGE

3% of transaction (with a minimum of \$10.00 and no maximum) Balance Transfer and Convenience Check (Balance Transfer Check) Transaction FINANCE CHARGE 3% of transaction (with a minimum of \$5.00 and a maximum of \$15.00)

Late Fees:

\$15.00 if the New Balance is up to but not including \$250.00
\$35.00 if the New Balance is \$250.00 and over
However, if the default rate is in effect on a monthly statement, we may charge a late fee of \$39.00 regardless of the amount of your Balance. "Balance" means the Previous Balance on the statement that shows the late fee.

Other Interest Charges:

The Return Convenience Check Fee now will be called the Return Convenience Check (Balance Transfer Check) and Cash Advance Fee, because Convenience Checks also are called Balance Transfer Checks and we also may issue Cash Advance Checks.

3. DEFAULT RATE: The following replaces any provisions in your Cardmember Agreement or any subsequent amendments regarding "FINANCE CHARGES for Late Payment", "Default Rate", or "Default Account Rate":

Default Rate: Your APRs also may vary if you are in default under this Agreement or any other agreement you have with us or any of our related companies for any of the following reasons:
• We do not receive, for any payment that is owed on the account or any other account or loan with us, at least the minimum payment due by the date and time due.
• You exceed your credit line on this Account.
• You fail to make a payment to another creditor when due.
• You make a payment to us that is not honored by your bank.

• To the extent allowed by law, if, at any time after your Account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

If any of these events occurs, we may increase the APRs (including any introductory or promotional APR) on all balances (including existing balances, but excluding Overdraft Advances) up to a default rate of the prime rate plus 23.99%. The default rate will be calculated as described in the section of your Cardmember Agreement or any subsequent amendments entitled "Variable Rates".

On 10/19/04, the prime rate was 4.75%. Using that prime rate as an example, the Daily Periodic Rate for a default rate of 1/255 of the prime rate plus 23.99% would equal 0.007374% and the corresponding ANNUAL PERCENTAGE RATE would equal 28.74%.

We may consider the following factors to determine your default rate: the length of time your Account has been open; the existence, seriousness and timing of defaults on your Account; other indications of your Account usage and performance; information about your other relationships with us or any of our related companies; and information we obtain from consumer credit reports obtained from credit bureaus. The default rate will take effect as of the first day of the billing cycle in which the default occurs, and will apply to purchase balances from the previous billing cycle for which periodic finance charges have not been already billed.

If we decide not to increase your APR even though there is a default or if we do not increase your APR up to the maximum default rate stated above, we reserve our right to increase your APR in the event of any future default. We may in our discretion determine to charge reduced default rates or minimize standard rates for all or selected balances on your account.

4. PERIODIC FINANCE CHARGE CALCULATION: The following amendments parts of the section entitled "Periodic Finance Charge Calculation", and all other parts remain in effect:

The sentence in this section that describes when transactions are added to the daily balance for each feature on your Account is replaced with the following:
Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks and Cash Advance Checks are added as of the date accepted by the payee).

Also, the following is added at the end of this section:
To get the Daily Periodic Rates we divide the APR by 365, and in effect always round up at the fifth place to the right of the decimal point.

5. GRACE PERIOD: The following replaces the section entitled "Grace Period":

Grace Period: Periodic FINANCE CHARGES are added to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks and Cash Advance Checks are added as of the date accepted by the payee). They continue to be added until the day we receive payment in full. However, we do not charge Periodic FINANCE CHARGES on new purchases if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, and Balance Transfers. If applicable, there is no grace period for Overdraft Advances.

ADV2127

Portfolio

1104_Portfolio

WR #: 63848

Cell #: ?

B1

Creative Pkg: Bankone Reprice

Mail Date: 11/1/04

Last Edit Time: 10/22/04, 2:06:22 PM

Current Time: 10/22/04, 2:07:30 PM

User name: TempUser3

Page width: 10.375 in
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Chicago

Colors on this page/spread:

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Important: Colors will not be listed accurately if images are missing.

Images:

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$16,227.39	05/12/07	\$2,553.00	\$2,877.00



Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300287700016227390000001

04169 BEN B 23007 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



1:5000 160281: 22129831608637"



Opening/Closing Date:	07/19/07 - 08/18/07
Payment Due Date:	09/12/07
Minimum Payment Due:	\$2,877.00

CUSTOMER SERVICE
In U.S. 1-800-231-2568
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

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance		\$16,227.39	Total Credit Line	\$20,600	ACCOUNT INQUIRIES
New Balance		\$16,227.39	Available Credit	\$4,372	P.O. Box 15298
			Cash Access Line	\$4,120	Wilmington, DE 19850-5298
			Available for Cash	\$0	PAYMENT ADDRESS

ACCOUNT INQUIRIES

P O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS

P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:

www.chase.com/creditcards

The outstanding balance on your credit card account is scheduled to be written off as a bad debt shortly. As a result, your credit bureau will be updated with a negative rating that could last for up to seven years. We can still help, but you need to call us now at 1-888-782-7547 (collect 1-302-594-8200).

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

FINANCE CHARGES

		Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance			
Purchases	0.0000%	0.00%	\$16,227.39	\$0.00	\$0.00	\$0.00
Cash advances	0.0000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, 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. 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies 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 Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, 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.

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 release or 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual 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, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "v" next to a periodic rate on this statement, that rate may vary and the "v" and margin used to determine that rate and its corresponding APR are disclosed in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the opening balance for each feature, add any new transactions (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice except that if our transactions are added as of the date deposited by the payee or a later date of our choice, fees are added as of the date of a related transaction, the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day (if more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day).

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried to good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we can or overhear the merchant, or if we mailed you the advertisement for the merchant's services.

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$16,227.39	08/12/07	\$2,229.00	\$2,553.00



Amount Enclosed Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300255300016227390000000

05170 BEX 9 18907 C
ELAINE FUGATE
833 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22129831608637⑈



Opening/Closing Date: 08/19/07 - 07/18/07
Payment Due Date: 08/12/07
Minimum Payment Due: \$2,553.00

CUSTOMER SERVICE
In U.S. 1-800-231-2568
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

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$16,227.39	Total Credit Line	\$20,600
New Balance	\$16,227.39	Available Credit	\$4,372
		Cash Access Line	\$4,120
		Available for Cash	\$0

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

You haven't made the required payments and your credit card account is 150 days past due.
You can still turn things around. Call us today at 1-888-792-7547 (collect 1-302-594-8200) so
that we can find a solution for your situation.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To	Periodic Rate			
Purchases	.00000%	0.00%	\$16,227.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, 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. 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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 Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us when 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual 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, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advances, checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate in this statement, that rate may vary and the rate and maybe used to determine that rate and its corresponding APR are described in your Cardmember Agreement as an "annual rate." There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as an "annual rate."

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature and any new transactions or other debits, including fees, charges, interest charges and other charges, subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are added to your account, or a later date of our choice. Except that check transactions are added as of the date deposited by the payee or a later date (if our choice). Fees are added either on the date of a related transaction. This

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (with the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, including purchases made with a check, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$25 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if you can: (a) operate the merchant, or if we mailed you the advertisement for the quality of services.

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$16,227.39	07/13/07	\$1,905.00	\$2,229.00



Amount Enclosed

S

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

4417122983160863002229000162273900000000

05142 BEX 9 16907 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



1:5000 160281: 2212983160863711



Opening/Closing Date:	05/19/07 - 06/18/07
Payment Due Date:	07/13/07
Minimum Payment Due:	\$2,229.00

CUSTOMER SERVICE
In U.S. 1-800-231-2568
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

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$16,227.39	Total Credit Line	\$20,600
New Balance	<u>\$16,227.39</u>	Available Credit	\$4,372
		Cash Access Line	\$4,120
		Available for Cash	\$0

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:

www.chase.com/creditcards

It's not too late to resolve the outstanding balance on your credit card account. We have a variety of payment options that may be right for you. Call 1-888-792-7547 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

FINANCE CHARGES

		Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance Periodic Rate			
Purchases	.00000%	0.00%	\$16,227.39	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total borrowing cost, including fees and other charges.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

If you have not already done so, activate your new Orvis Rewards card today by calling the 800# listed on the front of your card! If your account number has changed, please be sure to notify any merchants that you have a recurring payments agreement of your new account number.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, 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. 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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 Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual 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, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the add-on margin used to determine that rate and its corresponding APR are disclosed in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other delinquent finance fees (such as finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the first day of the billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day (if more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day).

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Overlooks About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
 - The dollar amount of the suspected error
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you purchased made with a check, and you have used it good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made at your home or within 100 miles of your mailing address. These limitations do not apply if we turn or operate the merchant, or if we made you the advertisement for the property or services.

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$16,227.39	06/12/07	\$1,581.00	\$1,905.00



Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300190500016227390000000

04115 BEX 9 13807 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



1:5000 160 281: 221 2983 160863700



Opening/Closing Date:	04/19/07 - 05/18/07
Payment Due Date	06/12/07
Minimum Payment Due:	\$1,905.00

CUSTOMER SERVICE
In U.S. 1-800-231-2568
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

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$16,227.39	Total Credit Line	\$20,600
New Balance	\$16,227.39	Available Credit	\$4,372
		Cash Access Line	\$4,120
		Available for Cash	\$0

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:

www.chase.com/creditcards

You haven't made the required payments and your credit card account is 90 days past due. As a result, your credit bureau may be updated with a negative rating. Please send your payment immediately or call us at 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

FINANCE CHARGES

		Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Due To Periodic Rate		
Purchases	000000%	0.00%	\$16,227.39	\$0.00	\$0.00	\$0.00
Cash advances	000000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total financing cost.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

If you have not already done so, activate your new Orvis Rewards Visa card today by calling the 800# listed on the front of your card! If your account number has changed, please be sure to notify any merchants that you have a recurring payments agreement with of your new account number.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, 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. Do not send cash. While 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies 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 Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, 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 15299, 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, checks and cash advances, "check transactions", purchases, balance transfers, cash advances, promotional balances or credit advances). These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary and the variable margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature and any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of: (1) transaction date if the beginning of the billing cycle in which they are added is not a business day or a bank holiday; (2) the date that check transactions are added as of the date deposited by the payee or a later date of our choice; (3) the date of the cash advance or other transaction if the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of these Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may still have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we marketed the goods or services to the merchant.

Statement for account number: 4417 1229 8316 0863

New Balance \$16,227.39 Payment Due Date 05/13/07 Past Due Amount \$1,179.00 Minimum Payment \$1,581.00



Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300158100016227390000000

31979 BEX 2 10607 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22129831608637⑈



Opening/Closing Date: 03/19/07 - 04/18/07
Payment Due Date 05/13/07
Minimum Payment Due: \$1,581.00

CUSTOMER SERVICE
In U.S. 1-800-231-2568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-438-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$15,987.49	Total Credit Line	\$20,600
Purchases, Cash, Debits	+\$35.00	Available Credit	\$4,372
Finance Charges	+\$204.90	Cash Access Line	\$4,120
New Balance	\$16,227.39	Available for Cash	\$0

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

TRANSACTIONS

Trans			Amount
Date	Reference Number	Merchant Name or Transaction Description	Credit Debit
04/13		LATE FEE	\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	04107%	14.99%	\$16,093.09	\$204.90	\$0.00	\$0.00	\$204.90	
Cash advances	04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total finance charges								\$204.90

Effective Annual Percentage Rate (APR): 14.99%

Please see information About Your Account section for balance computation method, grace period, and other important information.
The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
The Effective APR represents your total finance charges - including transaction fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Accounts are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order, 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. 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 envelopes 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies 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 Cardmember Service address listed on your billing statement.

Notice About Electronic Fund Transfers: When you provide a check as payment, you authorize us either to use information from your check to make a one time electronic fund transfer from your account 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 reserved 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year in monthly installments, whether or not you use your account, and you agree to pay it when billed. This annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, convenience checks and cash advances, checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary and the rate and minimum payment due to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (not using less, unless finance charges and other charges), subtract any payments or credits, and make other adjustments. Our calculations are based on all the transactions during the billing cycle in which they are posted to your account, on a daily basis, or on the closing date of the billing cycle. Finance charges are added as of the date specified by the payer or a later date if the check or cash has been accepted on the date of a related transaction. The

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charge for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or late except to reflect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop this payment on any account you think is wrong. To stop the payment, your letter or call (telling the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you purchased with a check, and you have filed in good faith, contact the merchant with the merchant, you may not have to pay the remaining amount due on the goods or service. You have this protection only when the purchase price was more than \$50, and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if the card or credit is issued by the merchant, or if you mailed the advertisement for the goods or services.

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$15,987.49	04/12/07	\$786.00	\$1,179.00



Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

Tax time is here. Make your payment using your Chase credit card. For details visit www.chasepayyourtaxes.com.

441712298316086300117900015987490000004

30611 BEX-07707 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2333



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



:5000160281: 22129831608637



Opening/Closing Date: 02/19/07 - 03/18/07
Payment Due Date: 04/12/07
Minimum Payment Due: \$1,179.00

CUSTOMER SERVICE
In U.S. 1-800-231-2568
Español 1-888-446-3308
TDD 1-800-955-6060
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$15,914.07	Total Credit Line	\$20,600
Finance Charges	+\$73.42	Available Credit	\$4,612
New Balance	\$15,987.49	Cash Access Line	\$4,120
		Available for Cash	\$0

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/credicards

Your credit card account is past due. Please send payment immediately. Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	.01644%	6.00%	\$15,949.33	\$73.42	\$0.00	\$0.00	\$0.00	\$73.42
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$73.42

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

NOTICE: We are replacing the Two-Cycle Average Daily Balance Method (compute interest on previous and current cycle purchase balances) with the Average Daily Balance including new purchases Method (purchases daily balance times purchases daily rate each day only in the current cycle).

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Page 1 of 1

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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: _____

Information About Your Account

Lost or Stolen Cards. Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advices are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Cashing All Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order 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. Do not send cash payments by mail. The envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence enclosed with your payment. If your payment is in accordance with our payment instructions and is made available to us on or after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, your payment is not sent by regular U.S. mail to our post office box designated for payments. Cashing of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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 Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process 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 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.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due 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 19850-0499. We reserve all our rights regarding these payments (e.g., if it is determined that we do not intend to accept it, any such check 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, either or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. You cannot close your account if the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, approximately each billing cycle (e.g., advance transfer/advance checks and cash advance checks ("cash transactions"), purchases, balance transfers (non-advance promotional balances or credit card advances). Please consult your Cardmember Agreement for the balance that is applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement that rate may vary and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including late, unpaid, finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice, except that check transactions are added as of the date deposited by the payee or a later date of our choice. Fees are added either on the date of a related transaction, the date they are posted to your account or the last day of the billing cycle. This gives us the day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your daily finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day (if more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies to the highest daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day). If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the amount owed to get the daily balance for purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is computed to be zero for each day of the previous billing cycle if a previous finance charge was already added on purchases included in your previous statement or if you received payment of your New Balance on your previous statement in full by the cardholder's payment due date.

To get your total periodic finance charge for a billing cycle when a daily periodic rate applies, we add all of the daily periodic finance charges for all features. To determine a single daily finance charge, we add your daily balances and divide by the number of days in the average billing cycle (we do not include the average daily balance for cash transfers). We then multiply the result by the applicable daily periodic rate and then multiply the result by the number of days in the average billing cycle and then add all of the results together. The total will be a dollar amount. To get your total periodic finance charge for a billing cycle when a monthly periodic rate applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and divide the results together. The total will be the periodic finance charge for the billing cycle. We will use the monthly periodic rate that applies to the highest daily balance amount at the end of the billing cycle to calculate the monthly periodic finance charge.

Grace Period (at least 25 days): We accrue periodic finance charges on a transaction if it is made after the date it is added to your daily balance until payment is made in full. However, we do not charge late fee finance charges on new purchases if you pay your bill by the date and time your payment is due and after payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions or credit card advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15049, Wilmington, DE 19850-0499 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or file action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong to stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to contact the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only if the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if the owner or operator of the merchant, or if we mailed you the advertisement for the property or services

Amount Enclosed

ORVIS
SPORTS TRANSMITTAL
Company

441712298316086300078600015914070000007

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

1:5000 160 281: 2 2 1 2983 16086 3 700

ORVIS
STORING TRADITIONS
Since 1856

01/19/07 - 02/18/07
03/15/07
5786.00

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.01644%	6.00%					
Cash advances	.01644%	6.00%	\$15,672.31	\$80.90	\$0.00	\$0.00	\$80.90
			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$80.90

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information. The Corresponding APR is the rate of interest you owe when you are not on time.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

We have great news! Your Orvis Rewards Visa program is about to get better! We are putting the finishing touches on the new Orvis Rewards program and will be communicating with you about these exciting changes shortly. Thank you for shopping with Orvis and the Orvis Visa Card!

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number shown on the front of your statement. Advisors are always available to assist you. You can reach us by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by an payment coupon or the envelope marked "intended 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 enclosed with your payment. If your payment is in accordance with our payment instructions, but is made available to us on any day except December 25 by 100 p.m. local time at our post office box designated for payments 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 100 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 3 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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 Customer Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us to debit the amount 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 our customer service number on this statement if you have questions about electronic check conversion 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 15296, Wilmington, DE 19850-5296. We reserve all 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or on another anniversary, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by us or we do not contact you to change the annual fee sent you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, cash advance checks, check transactions, purchases, finance advances, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rate. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the table and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other items (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that credit transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the day of a related transaction, the date they are posted to your account, or the last day of the billing cycle. If a daily periodic rate applies to any feature, a credit advance is treated as a advance of cash. If a daily periodic rate applies to any feature, we calculate the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for new purchases is calculated as if it were zero for each day of the previous billing cycle. If a periodic finance charge was already added on purchases removed on your previous statement, it is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already added on purchases removed on your previous statement, it is considered to be zero for each day of the previous billing cycle.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your cycle's balance and divide by the number of days in the average daily balance cycle. If you multiply the average daily balance by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle, and then add all of the results together, the total will equal the periodic finance charges for the billing cycle. (There may be minor variations due to rounding.) To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle. (There may be minor variations due to rounding.)

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction fee or "finance charge" from the date it is added to your daily balance until payment is in full. A grace period of your account. However, we do not charge periodic finance charges on new purchases made during a "grace period" if the fee is paid in full by the end of your new balance due date. The grace period begins on the date and time your payment is due and ends on the date your new balance due date is shown on your statement. The date and time your payment is due may vary due to time

of no grace period for balance transfers, cash advances, check transactions or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any remaining balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your New Balance minus the total of these Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest": Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from being cycle to being cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the due date of default.

For "fixed payment": Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15296, Wilmington, DE 19850-5296 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have had in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only to stop the payment if the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if the goods or services were purchased, or if we received your advertisement for the property or services.

Tax time is here. Make your payment using your Chase credit card. For details visit www.chasepayyourtaxes.com.

01

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: _____

Information About Your Account

Lost or Stolen Cards. Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

[illegible]

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 Gardemore Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, 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, payments will be withdrawn from your account as soon as the funds are received by us. If you do not wish to have us receive your check back from a 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, PO 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your rights to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges based on the applicable period rates shown on this statement, separately for each feature (e.g., balance transfer/convenience charges and cash advance charges ("check interest rates"), purchases and cash transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to you and the applicable period rates. We may change the applicable period rates at any time without notice. If there is a change in the applicable period rate, the applicable APR will be the applicable period rate in effect at the time the applicable APR is determined. If there is a change in the applicable period rate, we will determine that rate and the applicable APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amount stated by your Cardmember Agreement as amended.

[illegible][illegible]

Grace Period (at least 30 days). We reserve the right to make changes to a transaction fee or finance charge late in the date it is added to your daily balance and you changes in late interest on your account. However, we do not charge penalties or fees changes in your account or after during a billing cycle if the term is within 30 days of your new balance or in a current statement by the date and to the payment due date and also to your next due date. Payment on your previous statement by the date and to the payment due date. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To determine the amount of your payment, you must first determine the Remaining Balance (which includes any new purchases when your New Balance includes any Remaining Balance(s); in the Qualifying Promotional Financing section, pay your full New Balance minus the total of the Remaining Balance(s) if that date and time your payment is due. However, if your statement shows that a minimum payment is due, you must include at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For deferred interest: Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "Ib'd payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error

- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the full amount of the bill. If you do not pay the full amount in question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit-card Purchases. If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

operate the insurance, or to be insured for the, or to be insured for the property or services

Statement for account number: 4417 1229 8316 0863

New Balance \$16,538.30 Payment Due Date 01/12/07 Past Due Amount \$1,172.00 Minimum Payment \$1,565.00



Amount Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

4417122983160863001565000165383000000002

29154 BEX 235308 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈500016028⑈ 22129831608637⑈



Opening/Closing Date: 11/19/06 - 12/18/06
Payment Due Date: 01/12/07
Minimum Payment Due: \$1,565.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
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

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$16,850.01	Total Credit Line	\$20,600
Payment, Credits	-5393.07	Available Credit	\$4,061
Finance Charges	+581.36	Cash Access Line	\$4,120
New Balance	\$16,538.30	Available for Cash	\$0

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/cradicards

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

TRANSACTIONS

Trans	Reference Number	Merchant Name or Transaction Description	Amount
Date			Credit Debit
11/18	13233220833602489900009	PAYMENT - THANK YOU	\$393.00
11/19		FINANCE CHARGE ADJUSTMENT	0.07

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	.01644%	6.00%	\$16,496.31	\$81.36	\$0.00	\$0.00	\$0.00	\$81.36
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$81.36

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Creating a Payment: For payments by regular U.S. mail, send at least your minimum payment due to our post office for deposits for payments shown on this statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the top right corner of this statement. If you are unable to use our envelope window, the envelope cannot contain more than one payment or coupon, and there can be no staples, other chits, tape or correspondence included with your payment. If your payment is not accompanied by the payment coupon, it will be made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement. We will credit it to your account as of the next day if you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments. Crediting of your payment may be delayed for up to 3 days. Payments made electronically through our automated electronic service, Customer Service advisors, or our web site will be subject to any processing time disclosed for those payments.

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 Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, 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 15299, Wilmington, DE 19850-5299. 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you want to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account if your account is closed by you or we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or over-the-limit advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary and the order and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, interest finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions we added as of the transaction date (the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date they are posted to a bank date of our choice)). Fees are added either on the day of a related transaction, the date they are posted to your account or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the new balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance for purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added to purchases on your previous statement or the interest payment of your New Balance on your previous statement is due by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide the number of the days in the applicable billing cycle by the number of days in the billing cycle. If you multiply the average daily balance for each feature by the applicable daily periodic rate and then multiply by the number of days in the billing cycle, you will arrive at the periodic finance charge for the billing cycle. Except for minor variations due to rounding, to get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the result to the total of the periodic finance charges for the billing cycle. The result will equal the periodic finance charge for the billing cycle. We reserve the right to change the method of calculating the average daily balance.

Grace Period (at least 25 days): We reserve the right to finance charges on a transaction on the day of purchase if it is subject to your daily finance charge payment or if it is not subject to your daily finance charge payment. However, we do not charge the daily finance charge on the purchase until the grace period expires. If it expires in the payment of your New Balance on the current statement by the date and time your payment is due and you payment of your New Balance on the previous statement by the date and time your payment is due. There

is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any remaining balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any remaining balance(s) in the Qualifying Promotional Financing section of your full New Balance minus the total of those remaining balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive it at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Not "Deferred Interest": Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as such as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "Fixed Payment": Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Error or Oversight About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call using the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a credit card), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due in the goods or services. You have the protection only to pay the remaining amount due in the goods or services made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we waived your agreement for the property of services.

Statement for account number: 4417 1229 8316 0863

New Balance \$16,850.01 Payment Due Date 12/13/06 Past Due Amount \$1,172.00 Minimum Payment \$1,565.00



Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300156500016850010000007

36001 85X 2 32208 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



:500016028: 22129831608637



Statement Date: 10/19/06 - 11/18/06
Payment Due Date: 12/13/06
Minimum Payment Due: \$1,565.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-439-7958
Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$16,764.36	Total Credit Line	\$20,500
Finance Charges	+\$85.65	Available Credit	\$3,749
New Balance	\$16,850.01	Cash Access Line	\$4,120
		Available for Cash	\$0

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

You haven't made the required payments and your credit card account is 90 days past due. As a result, your credit bureau may be updated with a negative rating. Please send your payment immediately or call us at 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.01644%	6.00%	\$16,805.60	\$85.65	\$0.00	\$0.00	\$85.65
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$85.65

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.
The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service Number found on the front of your statement. Advertisers are always available to assist you. You can reach an Advertiser by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order payable to U.S. Bank, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. 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 envelope through the envelope window. The envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tabs or correspondence enclosed with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 100 p.m. local time at our post office box designated for payments 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 100 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquency 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 Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us to debit to 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 next 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.

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 endorse "transfer in full" or "assignment of a disputed amount," must be sent to Card Services, P.O. Box 15545, Wilmington, DE 19850-5549. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute or if any such check is received in 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when it is billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on the statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks (check transactions), purchases transfer/convenience checks and cash advance checks (check transactions), purchases transfer/convenience checks and cash advance checks (check transactions), purchases transfer/convenience checks and cash advance checks (check transactions)). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the rate and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you have any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature and add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day (if more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to compute daily finance charges each day). If this statement shows a previous cycle average daily balance late fee, we will add that late fee to the beginning balance for the next day. We will use the daily balance for the previous billing cycle to get the daily balance of purchases for the previous billing cycle. If we use the daily balance for the previous billing cycle, purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge rate already billed on purchases shown on your previous statement or on interest payment of your last balance in your previous statement is full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balance for each day of the cycle in the applicable billing cycle(s). If you made any late fee charges, we add those late fees to the applicable daily balance(s) and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together. The total will also include the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will also include the periodic finance charge for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction on the first finance charge from the date it is added to your daily balance and payment is full or payment on your account. However, we do not charge periodic finance charges on any purchases billed during a 21-day grace period if it is a cash advance or if the balance on your current statement by the date and time your payment is due and also payment of your daily balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Promotional Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Promotional Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest": Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment": Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15290, Wilmington, DE 19850-2909 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
 - The dollar amount of the suspected error
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.
- Special Rate for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card involving purchases made with a check, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if you own or operate the merchant, or if we mailed you the advertisement for the property or services.

BAA0503/6

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$16,754.36	11/12/06	\$779.00	\$1,172.00



Amount Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

44171229831608630011720001676436000001

35206 BX 2 20106 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

⑆5000 16028⑆ 22129831608637⑈

Statement Date: 09/19/06 - 10/18/06
Payment Due Date: 11/12/06
Minimum Payment Due: \$1,172.00CUSTOMER SERVICE
In U.S. 1-888-305-4016
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**VISA ACCOUNT SUMMARY**

Account Number: 4417 1229 8316 0863

Previous Balance	\$17,080.90	Total Credit Line	\$20,600
Payment, Credits	-\$400.00	Available Credit	\$3,835
Finance Charges	+\$83.46	Cash Access Line	\$4,120
New Balance	\$16,754.36	Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298
PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153VISIT US AT:
www.chase.com/creditcards

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/04	12712770832364451500006	PAYMENT - THANK YOU	\$400.00	

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.01644%	6.00%	\$16,921.54	\$83.46	\$0.00	\$0.00	\$83.46
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$83.46

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.
The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.**IMPORTANT NEWS**Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.
Just call 1-800-257-4970 to create your PIN today.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or stolen cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash, envelope, wire, or any other payment method other than one payment or coupon, and there can be no charge, paper, stamp, mark 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 except December 25 by 1:00 p.m. local time at our post office box designated for your payment as in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 3 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing time indicated for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies 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 Customer Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, 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.

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 intend as full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15048, Washington, DC 20015-0048. We reserve all our rights regarding your 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 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year on or shortly thereafter, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to have your rights to make transactions on your account. If your account is closed by us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advance checks ("check transactions"), purchases (transfers), cash advances, promotional balances or over-the-counter advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rate. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge on any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each finance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the average daily balance. We will use the daily periodic rate that applies to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a variable rate average daily balance for purchases, we will use the same thing for each day of the previous billing cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a "check" finance charge was already added to purchases shown on your previous billing statement or if you received payment of your previous balance on your previous statement as of the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a variable periodic rate applies, multiply the average daily balance for each feature by the applicable rate(s) for the billing cycle, and add the results together. The total will also equal the periodic finance charge for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction fee or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases, cash advances or billing cycle advances until payment in full is received on your current statement by the date and time your payment is due and also reported to our file. Finance charges on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions or over-the-counter advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

"Deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred interest charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred interest charges will be added to your account as soon as the date of default.

"Fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15290, Washington, DC 20015-0290 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card including purchases made with a check, or you have tried in good faith to correct the problem with the merchant, you may not sue to stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

11/10/2016

Statement for account number: 4417 1229 8316 0863

New Balance \$17,080.90 Payment Due Date 10/13/06 Past Due Amount \$786.00 Minimum Payment \$1,179.00



Amount Enclosed \$ Make your check payable to Chase Card Services.
New address on e-mail? Print on back.

441712298316086300117900017080900000002

29069 BEV 2 06:08 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 22129831608637⑈



Statement Date: 09/19/06 - 09/18/06
Payment Due Date: 10/13/06
Minimum Payment Due: \$1,179.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
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

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$16,994.07	Total Credit Line	\$20,600
Finance Charges	+ \$86.83	Available Credit	\$3,519
New Balance	\$17,080.90	Cash Access Line	\$4,120
		Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 15258
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	0.1644%	6.00%	\$17,035.08	\$86.83	\$0.00	\$0.00	\$0.00	\$86.83
Cash advances	0.1644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$86.83

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.
Just call 1-800-297-4970 to create your PIN today.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on the statement. Your payment by mail must comply with the instructions on the statement, and must be made by check or money order, payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. 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 space 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on the statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated kioskline service, Customer Service Advisors, or our web site will be subject to any processing times disclosed for those payments.

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 Cardmember Service address listed on your billing statement.

Notice About Electronic Credit Transfers: When you provide a check as payment, 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 you 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 credit 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 15299, Wilmington, DE 19850-5299. 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 in any other manner, 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it each time. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to deny your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on the statement, that rate may vary, and the rate and method used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added to the transaction date (the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice)). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for a feature, we use the same thing for each day of the previous cycle to get the daily balance. If purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is converted to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases reported on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the billing cycle (including days you multiply the average daily balance for each feature). The new daily average balance, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together. We will use the average daily balance for the billing cycle to get the total periodic finance charge for the billing cycle. To get your total periodic finance charge for a billing cycle when a monthly periodic finance charge applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. This total will equal the periodic finance charge for the billing cycle (except for minor variations due to rounding).

Other Periodic (at least 25 days):

We reserve the right to change the way we calculate finance charges from time to time. We may change your daily balance and payment instructions from time to time. We may change the way we calculate finance charges or the way we calculate interest during a billing cycle. The new daily average balance of your New Balance will be calculated by the date and time your payment is due and will be based on your New Balance as of your previous statement by the date and time your payment was due.

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. However, if you default under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will apply to any Remaining Balance as soon as the billing cycle in which the default occurs. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance (minus the total of that Remaining Balance(s)) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "load payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the error you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or the Cardmember Service address or telephone number shown on the statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rules for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a credit card and you have been in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made for your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Statement for account number: 4417 1229 8316 0863

New Balance \$16,994.07 Payment Due Date 09/12/06 Past Due Amount \$393.00 Minimum Payment \$786.00



Amount Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300078600016994070000008

4324 BEK 7 0000 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 16801-2363



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22129831608637⑈



Statement Date: 07/19/06 - 08/18/06
Payment Due Date: 09/12/06
Minimum Payment Due: \$786.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
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

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance \$17,299.39
Payment, Credits -\$393.00
Finance Charges +\$87.68
New Balance \$16,994.07

Total Credit Line \$20,600
Available Credit \$3,605
Cash Access Line \$4,120
Available for Cash \$0

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your credit card account is past due! Please send payment immediately.
Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance \$0.00
Rewards earned at 5% from partner purchases \$0.00
Rewards earned at 1% from purchases \$0.00
Remaining balance \$0.00

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount	Debit
08/08	12202200830753028000004	PAYMENT - THANK YOU	\$393.00		

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	0.1644%	6.00%	\$17,202.59	\$87.68	\$0.00	\$87.68
Cash advances	0.1644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$87.68

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.
The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.
Just call 1-800-257-4970 to create your PIN today.

This Statement is a Facsimile - Not an original

X 000001 01522325 C3

000 11 2 15 16 08 16

Page 1 of 1

1-800 156 160 44324

2307000000004412421

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: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reactivate an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payment shown on the statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, 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. 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. The envelope must 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 but is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our Internet telephone service, Customer Service advisors, or our web site will be subject to any processing times indicated for those payments.

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 Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, 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 19850-0499. 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 cashing it, all other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account restructuring.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks (check transactions), purchases, balance transfers, cash advances, promotional balances or over-the-limit advances). These calculations may contain different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in our Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions at all or delete (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice, except that check transactions are added as of the date denominated by the meter or a later date of our choice. Fees are added either on the date of a related transaction or the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the previous balance for the next day (if more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day). At this different time, a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is, considered to be zero for each day of the previous billing cycle if a previous finance charge was already added on purchases derived on your previous statement or the received payment of your New Balance on your previous statement is full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate applies, we add all of the daily periodic finance charges for all features. To determine the average daily balance, we add your daily balances and divide by the number of the days in the billing cycle (excluding leap years). If you multiply the average daily balance for each feature by the applicable daily periodic rate and then multiply each of these results by the number of days in the applicable billing cycle, and then add all of the results together, the total will equal the periodic finance charges for the billing cycle. *Example:* For purchases, assume the following: To get your total periodic finance charge for a billing cycle when a monthly or bi-monthly rate applies, multiply the average daily balance for each feature by the applicable periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for finance charges that are not added.

Grace Period (at least 25 days)

We do not include finance charges on purchases if you make your payment on or before the date a payment is due. Your grace period will end if you do not make your payment on or before the date a payment is due. Finance charges on new purchases that occur during a billing cycle if you do not make your payment on or before the date a payment is due. Your grace period will end if you do not make your payment on or before the date a payment is due. Your grace period will end if you do not make your payment on or before the date a payment is due.

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balance.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred interest charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred interest charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15049, Wilmington, DE 19850-0499 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
 - The dollar amount of the suspected error
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question until we are satisfied, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if the merchant or the merchant, or if we mailed you the advertisement for the property or services.

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$17,299.39	08/12/06	\$393.00	\$786.00



Amount Enclosed

\$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300078600017299390000004

25118 BEX Z 10006 C
ELAINE FUGATE
639 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈500016028⑈ 22129831608637⑈



Reward Certificate

Statement Date: 06/19/06 - 07/18/06
Payment Due Date: 08/12/06
Minimum Payment Due: \$786.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
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

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$17,214.28	Total Credit Line	\$20,600	ACCOUNT INQUIRIES
Finance Charges	+\$65.11	Available Credit	\$3,300	P.O. Box 15298
New Balance	\$17,299.39	Cash Access Line	\$4,120	Wilmington, DE 19850-5298
		Available for Cash	\$0	

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your credit card account is past due! Please send payment immediately.
Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.01644%	6.00%	\$17,255.46	\$85.11	\$0.00	\$85.11
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$85.11

Effective Annual Percentage Rate (APR): 6.00%

Please see information about Your Account section for balance computation method, grace period, and other important information.
The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash
whenever and wherever you need it? All you need is your
PIN (Personal Identification Number) and an ATM.
Just call 1-800-257-4970
to create your PIN today.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. Bank and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. 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 each payment for record and to be used as a receipt. The envelope cannot contain more than one payment for record and to be used as a receipt. Paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, but is made payable to us on any day except December 25 by 10:00 p.m. local time at our post office box designated for payments 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 payable to us after 10:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day if you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times discussed for those payments.

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 Customer Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, 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 our financial institution. Call that customer service number on this statement if you have questions about electronic check conversion 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 15295, Wilmington, DE 19855-0549. 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not constitute our agreement 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, purchases, credit card transactions, etc.). These calculations may combine different categories with the same daily periodic rate. If there is a "0%" rate on this statement, that rate may vary, and the order and margin used to determine that rate and its corresponding APR are established in our Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or credit transaction, in the amount stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the ending balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge (each day). If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is not added to the ending balance of the previous billing cycle if a periodic finance charge was already added on purchases from that cycle's previous cycle-end payment or the received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle (when a daily periodic rate) applies, we add all of the daily periodic finance charges for all features. To determine the average daily balance, we add your daily balances and divide by the number of days in the applicable billing period. If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing period, and then add all of the results together, the total will add equal the periodic finance charges for the billing cycle (except for minor rounding due to rounding). To get your total periodic finance charge for a billing cycle when a recently received payment applies, multiply the average daily balance for each feature by the applicable daily periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle (except for minor rounding due to rounding).

Grace Period (at least 20 days):

All dollar-denominated finance charges on transactions free of interest of any kind for the date of credit to your card by the issuer and payment in full of the previous statement's balance due. You may charge periodic finance charges on new purchases made during a billing cycle if you receive both payment of your New Balance on your current statement by the date and time your payment is due and full payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, credit transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance (the total of those Remaining Balance(s)) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the last day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15295, Wilmington, DE 19855-0549 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
 - The dollar amount of the suspected error
 - Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call using the Customer Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Statement for account number: 4417 1229 8316 0863

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$18,084.44	05/13/06	\$264.00	\$657.00



Amount Enclosed

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300065700018084440000008

27406 BEX - 10808 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22129831608637⑈



Statement Date: 03/19/06 - 04/18/06
Payment Due Date: 05/13/06
Minimum Payment Due: \$657.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
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

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$18,384.67	Total Credit Line	\$20,600
Payment, Credits	-\$393.00	Available Credit	\$2,515
Finance Charges	+\$92.77	Cash Access Line	\$4,120
New Balance	\$18,084.44	Available for Cash	\$0

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/credicards

Your credit card account is past due! Please send payment immediately.
Call 1-800-955-6030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00

TRANSACTIONS

Trans	Reference Number	Merchant Name or Transaction Description	Amount
Date			Credit Debit
04/01	10910910401800202201071	PAYMENT - THANK YOU	\$393.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	0.1644%	5.00%	\$18,201.61	\$92.77	\$0.00	\$92.77
Cash advances	0.1644%	5.00%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$92.77

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can also advise by sending it after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to us post office box designated for payments shown on the statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. 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 label 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 enclosed with your payment. If your payment is in accordance with our instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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 Cardmember Service address and on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, as first payment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically or if needed by a third party against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

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 15248, Minneapolis, MN 55415-0248. We reserve all our rights regarding such 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 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year on its monthly installment, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g., balance transfers, convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rate. If there is a "Y" next to a periodic rate on the statement that rate may vary and the rates and margins used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature and add any new transactions or other debits (including fees, annual finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the first day of the billing cycle. The date a third day's daily balance is credited is treated as a balance of zero. If a daily periodic rate applies to any feature or feature, the daily balance by the first periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the opening balance for the next day. If more than one daily periodic rate could apply based on the opening daily balance, we will use the daily periodic rate that applies for the highest daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance but purchases, we do the same thing for each day of the previous cycle to get the daily balance for purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge rate applies to purchases, interest on your previous statement or we received payment of your first balance on your previous statement in full by the due date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the "average daily balance" period. If you multiply the average daily balance by the number of days in the applicable billing cycle, and then multiply each of these results by the number of days in the applicable billing cycle, and then add all of the results together, the total will also equal the periodic finance charge for the billing cycle. If you multiply the average daily balance by the number of days in the applicable billing cycle, and then multiply the result by the number of days in the applicable billing cycle, the result will also equal the periodic finance charge for the billing cycle. The "total" is the sum of the finance charges for the billing cycle interest for that billing cycle due to you.

Grace Period (at least 20 days).

The actual periodic finance charges on a transaction, fee or advance charge from the date it is added to your daily balance are determined by a non-amortized, periodic rate. However, we do not charge periodic finance charges on new purchases subject to a billing cycle average daily balance payment of your first balance or your current statement by the due date and time your payment is due and also payment of your first balance on your previous statement by

the due date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any remaining balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the due date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the due date and time specified on your statement, even if your first balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they deferred interest. Qualifying Promotional Financing balances do not exist in full by the applicable Expiration Date; the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet of P.O. Box 15248, Minneapolis, MN 55415-0248 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have submitted us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call using the Cardmember Service address or telephone number shown on the statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if the goods or services were purchased, or if we marked you the advertisement for the property or services.

Statement for account number: 4417 1229 8316 0863

New Balance \$18,384.67 Payment Due Date 04/12/06 Past Due Amount \$264.00 Minimum Payment \$657.00



Amount Enclosed

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300065700018384670000000

46715 BEY 2 07700 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈500016028⑈ 22129831608637⑈



Statement Date: 02/19/06 - 03/18/06
Payment Due Date: 04/12/06
Minimum Payment Due: \$657.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
Español 1-888-448-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$18,692.98	Total Credit Line	\$20,600
Payment, Credits	-\$393.00	Available Credit	\$2,215
Finance Charges	+\$84.69	Cash Access Line	\$4,120
New Balance	\$18,384.67	Available for Cash	\$2,215

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your credit card account is past due! Please send payment immediately.
Call 1-800-955-8030 (collect 1-302-594-8200) today.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Forfeited this period	\$0.00
Remaining balance	\$0.00

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
02/23	10540540404926290980342	PAYMENT - THANK YOU	\$393.00	

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	0.1644%	6.00%	\$18,396.90	\$84.69	\$0.00	\$84.69
Cash advances	0.1644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$84.69

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Cards are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send in at least your minimum payment due to our post office box designated for payments shown on this statement. Your payment by mail must comply with the instructions on the statement, and must be made by check or money order payable to U.S. Bank, and drawn on or payable through a U.S. financial institution in the U.S. branch of a foreign financial institution. Do not send cash. With your payment, include a return address. Payments made by check will 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 returns, paper checks, bills 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 except December 25 by 100 p.m. local time at our post office box designated for payments 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 100 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times disclosed for those payments.

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 Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your whole payment checks, in full or in part, and any representation from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

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 15045, Wilmington, DE 19850-0045. 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year on its anniversary, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances or overdraw advances). These calculations may combine different categories with the same daily periodic rates. If there is a "teaser" or a periodic rate on the statement that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other items including fees, interest finance charges and other charges, subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the first day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is converted to the rate for each day of the previous billing cycle if a periodic finance charge was already added or purchases deferred on your previous statement or the net amount of your New Balance on your previous statement is full by the date and time your payment can be due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of "counting" or "assessable" billing cycles. If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply that result by the number of days in the applicable billing period, and then add all of the results together, the total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly, periodic, interest applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases made during a billing cycle if we receive full payment of your New Balance on your current statement by the date and time your payment is due and a full payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraw advances.

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraw advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay full balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance (minus the total of those Financing Balance(s)) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance (instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest"). If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred interest charges will be added to your account as soon as the last day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred interest charges will be added to your account as soon as the date of default.

STILL NO MONEY TO SPEND?

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15296, Wilmington, DE 19850-0296 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have taken good steps to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your making delivery. These limitations do not apply if we own or operate the merchant, or if we misled you the advertisement for the property or services.

026*03863443:704-221

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: _____

Interest Rate About Your Account

Look at Status Circle: Please report your lost or stolen card immediately by calling the Customer Service number located on the back of your statement. Advances are always available in cash type. You can reach us by calling 1-800-888-8888 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due by the payment date designated for payments on this statement. Your payments by mail must comply with the instructions on the statement and must be accompanied by a money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution of the U.S. branch of a foreign financial institution. Do not send cash. If you pay by check or money order, your payment must be accompanied by the payment coupon in the envelope provided with our address label through the envelope window. The envelope cannot contain more than one payment or advance, and there can be no staples, paper clips, tape or other attachments. Your payment must be accompanied by an acknowledgment with our payment instructions and a made available to us on any day except December 25 by 10:00 a.m. local time at our post office for designated payments 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 10:00 a.m. local time at our post office for designated payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office, the designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service website or on our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies 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 Customer Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first payment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, making instructions to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: 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 a full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15468, Wilmington, DE 19850-5468. We reserve all our rights regarding these payments. 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 appropriate payment address.

Annual Payment Notice: If your account has an annual fee, we will bill each year or as monthly installments, whether or not you use your account and you agree to pay a when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on the statement, separately for each feature (i.e., balance transfers, cash advances, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rate. If there is a "0" next to a periodic rate on the statement, that rate was 0%, and the price and charge used to determine that rate and its corresponding APR as described in your Customer Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a maximum finance charge for each balance transfer, cash advance, or check transaction, in the amounts listed in your Customer Agreement, as amended.

Getting the Daily Balance for Each Day of the Current Billing Cycle: We take the beginning balance for each feature and any new transactions or other debts (including late unpaid finance charges and other charges), subtract any payments or credits and make other adjustments. Some actions are added to the transaction, the beginning of the billing cycle in which they are added to your account, or a later date of our choice (usually the check transaction is added as of the date deposited by the issuer or a later date of our choice). From any added other on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A daily balance is treated as a feature advance. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply, based on the average daily balance, we will use the daily periodic rate of the feature with the highest daily balance annual at the end of the billing cycle to calculate the daily periodic finance charge each day. If the same feature has a previous cycle average daily balance, we do the same thing for each day of the previous cycle to get the daily balance of features for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added in the previous billing cycle. We then add the previous payment or the previous payment of your New Balance to your previous statement in full by the date and time your payment was due.

Getting Your Total Periodic Finance Charge for a Billing Cycle when a Daily Periodic Rate Applies: We add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balance and divide by the number of days in the applicable billing cycle. If you receive the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these

results by the number of days in the applicable billing cycle(s) and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a variable periodic rate(s) applies, multiply the average daily balance for each feature by the applicable variable periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. Once Period (at least 20 days).

We accrue periodic finance charges on a transaction (or, in finance charge from the date it is added to your daily balance until it is paid in full or returned to your account. However, as an add charge periodic finance charges on new purchases added during a billing cycle if we receive both a payment and a new balance on your current statement by the date and time your payment is due and the payment of your New Balance is your periodic statement by the date and time your payment is due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

In a statement, there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Qualifying Balance that appears in that section if you pay the full balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Qualifying Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Qualifying Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred interest charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Customer Agreement, the deferred interest charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Error or Discrepancy About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We need to hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not involve your rights.

In your letter give us the following information:

- Your name and account number
 - The dollar amount of the suspected error
 - Describe the error and explain if you can, why you believe there is an error. If you need more information describe the error you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call listing the Customer Service address or telephone number shown on the statement must reach us at least three business days before the automatic payment is scheduled to occur.
- Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the installment amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we are or believe we are not, and if we are not, we will not pay the installment for the property or service.

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$19,903.22	02/12/06	\$1,434.00	\$2,142.00

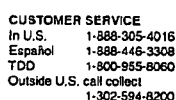


Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

4417122983160863002142000199032200000000

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

1:5000 160281: 2212983160863711



ACCOUNT INQUIRIES

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/credlicards

Your charge privileges are now revoked but we can help you prevent further damage to your credit rating. Call 1-800-955-8030 (collect 1-302-594-8200) today so that we can find a solution for your individual situation.

Previous rewards balance	\$0.00
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.00
Rewards unavailable for redemption	\$0.08

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/12		LATE FEE		\$39.00

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .07737%	28.24%	\$19,528.97	\$470.80	\$0.00	\$470.80
Cash advances	V .07737%	28.24%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$470.80

Effective Annual Percentage Rate (APR): 28.24%

Please see reverse side for balance computation method, grace period, and other important information.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

XEROX/1 FIS30335 C 3 099 H Z 18 060110 Page 1 of 1 01092 MA MA 37783 611*0000030003275301

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: _____

Information About Your Account

Let us know if you have lost or stolen your card immediately by calling the Customer Service number located on the back of your statement. Accounts are always available to assist you. You can reach an Advisor by pressing 8 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the restrictions on the enclosed envelope and be made by check or money order 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. Do not send cash. With your account number on the check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address inside 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 related with your payment. If your payment is in accordance with our current instructions and is made available to us on any day after December 25 by 1:00 p.m. local time at our post office box designated for payments 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, it is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not paid by regular U.S. mail, your payment will be deposited for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor or our web site will be subject to any necessary delay declared for these payments.

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 history. If you wish we have reported accurate information to a credit bureau you may write to us at the Customer Service address below or your billing statement.

Checks Debiting Electronically: We reserve the right to electronically collect your regular payment checks, at first payment and any subsequent time from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and no image will be maintained in our records.

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 and that you authorize us to use in full satisfaction of a defaulted amount, must be sent to Card Services, P.O. Box 15040, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid default on 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 destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Interest Waiver: If your account has an annual fee, it will be billed each year or on regular statements, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we bill you for the annual fee. The annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to leave your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on the statement separately for each feature (e.g., balance transfer convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rate. If there is a "next to periodic rate" on the statement, that rate may vary, and the index and margin used to determine that rate and the corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, or amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including late unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us the daily balance. A credit balance as it is added as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the feature daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the statement shows a previous cycle's average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases featured in your previous statement or if you received payment of your full balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these

results by the number of days in the applicable billing cycle(s), and then add all of the results together the total will also equal the periodic finance charges for the billing cycle (except for minor variations due to rounding). To get your total periodic finance charge for a billing cycle, when a multiple periodic rate(s) applies, multiply the average daily balance for each feature by the applicable multiple periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your full balance on your current statement by the date and time your payment is due and also payment of your full balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any remaining balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your full balance on your current statement by the date and time your payment is due and also payment of your full balance on your previous statement by the date and time your payment was due. However, if our statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your full balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15029, Wilmington, DE 19850-5029 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Be sure to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, your bank stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check) and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due to the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we or the merchant, or if we stated your advertisement for the property or services.

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: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. As soon as a new card is available to you, you can reach an Address Change Requester by calling your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment on or before the due date for payments shown on the statement. Your payments by mail must comply with the instructions on the statement, and must be made payable to the U.S. District Court, and drawn on or payable through a U.S. District Court in the U.S. branch of a large financial institution. Do not send cash. With 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 window. The check must contain more than one signature or co-signer, 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 payable to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 payable to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any applicable terms disclosed for those payments.

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 us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first prepayment and any subsequent from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount and the check number and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and no copy will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for use more than 60 days after the date of issuance of your statement, or contains a stop payment, or you otherwise indicate in full satisfaction of a disputed account 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable, unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance checks and cash advance checks/credit card advances), purchases, balance transfers, cash advances, promotional balances or over-the-limit advances. These calculations may combine different features with the same daily periodic rate. If there is a "next to a periodic rate on this statement, that rate may vary, and the rate we charge used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a maximum finance charge in any billing cycle in which there is a cash advance, or cash transaction, or a transaction finance charge for each balance transfer, cash advance, or cash transaction, in the amount stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, annual finance charges and other charges) to any payments or credits, and make other adjustments. Transactions are added to the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our error (except that check transactions

are added as of the date deposited by the payee or a later date of cash clearing). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate applies to the average daily balance, we use the daily balance for each feature to calculate the daily periodic finance charge each day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added on purchases from that previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine the average daily balance, we add your daily balance and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable periodic rate(s) and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We accrue no periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

Grace Period for Qualifying Promotional Balances: The total of your periodic finance charges on a qualifying promotional balance if you pay the balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your New Balance within your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, first contact Cardmember Service on a toll-free line at P.O. Box 15050, Wilmington, DE 19850-5050 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are asking about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, you must call or write Cardmember Service at least 10 business days before the automatic payment is scheduled to occur.

Revised Bill for Credit Card Payments: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with checks), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have 60 days from the date the purchase price was more than \$50 and the merchant is not making any effort to resolve the problem within 90 days of your mailing address. These provisions do not apply if the merchant or the merchant, or if a fraud used the advertisement for the property or services.

MA071005

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$18,910.35	12/13/05	\$76.00	\$757.00



Amount Enclosed

S .

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712298316086300075700018910350000009

50437 BEX C 32205 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



15000160281 221298316086370



Statement Date:	10/19/05 - 11/18/05
Payment Due Date:	12/13/05
Minimum Payment Due:	\$757.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$19,613.50	Total Credit Line	\$20,600	P.O. Box 15298
Payment, Credit	-\$1,196.00	Available Credit	\$1,689	Wilmington, DE 19850-5298
Purchases, Cash, Debits	+\$39.00	Cash Access Line	\$4,120	PAYMENT ADDRESS
Finance Charges	+\$463.65	Available for Cash	\$1,689	P.O. Box 15153
New Balance	\$18,910.35			Wilmington, DE 19886-5153

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:

www.chase.com/creditcards

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

**Your credit card account is past due! Please send payment immediately.
Call 1-800-955-8030 (collect 1-302-594-8200) today.**

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.08
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.08

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
10/27	1300300040189274361266	PAYMENT - THANK YOU		\$600.00	
11/09	13073070404617229902360	PAYMENT - THANK YOU	596.00		
11/13		LATE FEE			39.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .07689%	27.99%	\$19,090.02	\$453.85	\$0.00	\$453.85
Cash advances	V .07689%	27.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$453.85

Effective Annual Percentage Rate (APR): 27.99%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Let's or Brian Geller. Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Accounts are always available to assist you. You can reach an Address by pressing 0 after you enter your account number.

Cardless Payments: For payments by regular U.S. mail, send at least your minimum payment to us by post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. Dollar, and drawn on or payable through a U.S. financial institution in the U.S. or a foreign financial institution. Do not send cash. If your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address label through the envelope window. The envelope must contain more than one payment or coupon, and there can be no staples, paper clips, or other attachments to your payment. If your payment is in accordance with our payment instructions and is made available to us on or after the second business day after 10:00 p.m. local time at our post office box, designated for payments 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 10:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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 Customer Service address listed on your billing statement.

Cards Collected Electronically: We reserve the right to automatically collect your regular payment checks, at first payment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and no longer will be transmitted to our records.

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 action, or that you otherwise indicate is full indication of a disputed amount, must be sent to Card Services, P.O. Box 15042, Wilmington, DE 19850-6040. 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 to 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 a check, or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Review Notice: If your account has an annual fee, it will be billed each year or in monthly statements, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance checks, cash advances, promotional balances or overdraw accounts). These calculations may combine different categories with the same daily periodic rate. If there is a "fixed" or a "variable" rate on the statement, that rate may vary, and the fees and margin used to determine that rate and a corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or credit transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits, including fees, and finance charges and other charges, subtract any payments or credits, and make other adjustments. The interest is added in at the transaction date, the beginning of the billing cycle in which it was posted to your account, or a later date of our choice (except that check transactions

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a credit transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is added as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your daily finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, or the billing cycle to calculate the daily periodic finance charge each day.) If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the current cycle to get the daily balance of purchases in the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added on purchases amount on that previous statement or on a recent payment of your finance balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will equal the total periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a variable periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your new balance on your current statement by the date and time your payment is due and also payment of your new balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, credit transactions, or overdraw advances.

Grace Period for Qualifying Promotional Balances: We will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualifying promotional balance, pay your full new balance before your next qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15029, Wilmington, DE 19850-2599 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can inform us, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the facts you are aware of.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot request you as defendant or take action to collect the amount you question. If you have indicated us to pay your credit card the automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services if you purchased with a credit card (for checking purchases made with a check), and you have filed in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. The time this protection only when the purchase price was more than \$50 and the purchase was made in your home state or in an 100 miles of your mailing address. These limitations do not apply if you were or were the merchant, or if we received your advertisement for the property or services.

MA071605

ORVIS

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

50957 BEX Z 29105 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

ORVIS
EQUESTRIAN TRADITIONS
Since 1899
Reward Certificate

Statement Date:	09/19/05 - 10/18/05	CUSTOMER SERVICE
Payment Due Date:	11/12/05	In U.S. 1-888-305-4016
Minimum Payment Due:	\$1,272.00	Español 1-888-446-3308
		TDD 1-800-955-8060
		Outside U.S. call collect
		1-302-594-8200

Account Number: 4417 1229 8316 0863

Previous Balance	\$19,133.24	Total Credit Line	\$20,600	P.O. Box 15298
Purchases, Cash, Debits	+\$39.00	Available Credit	\$960	Wilmington, DE 19850-6298
Finance Charges	+\$441.26	Cash Access Line	\$4,126	PAYMENT ADDRESS
New Balance	<u>\$19,613.50</u>	Available for Cash	\$986	P.O. Box 15153
				Wilmington, DE 19888-5153

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

**Your credit card account is past due! Please send payment immediately.
Call 1-800-955-8030 (collect 1-302-594-8200) today.**

The new APR and promotional rate expiration reflected on this statement is a result of a late payment on your account. For your convenience, you can always pay online by accessing our website displayed on this statement.

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.08
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.08

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/13		LATE FEE		\$39.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .07600%	27.74%	\$19,353.36	\$441.26	\$0.00	\$441.26
Cash advances	V .07600%	27.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$441.26

Effective Annual Percentage Rate (APR): 27.74%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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: _____

Information About Your Account

Let or Shown Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 5 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send it to your statement payment due to our post office box designated for payments shown on the statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order payable to U.S. Dollars and drawn on a payable through a U.S. financial institution of the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment stubs in the envelope provided with our address labels 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 except December 25 by 1:00 p.m. local time at our call office but designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisors, or our web site will be subject to any processing times indicated for those payments.

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 Customer Service address listed on your billing statement.

Credit Card Collection: We reserve the right to electronically collect your eligible payment checks, at first prearranged and any representation from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: 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 indicate in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19850-5099. We reserve all our rights regarding these payments. If it is determined there is no valid dispute or if we reach a settlement with 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 making it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Assessment Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (i.e., balance transfer/advance checks and cash advance checks ("other transactions"), purchases, balance transfers, cash advances, unreturned balances or overdraw advances). These calculations may combine different categories with the same daily periodic rate. If there is a "0" next to a periodic rate on this statement, that rate may vary and the index and margin used to determine that rate and its corresponding APR is described in your Cardmember Agreement, as amended. There is a minimum finance charge for any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, at the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges, and other charges) against any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle as which they are posted to your account, or a later date of our choice (except that there is no later date of our choice of a later date of our choice).

are added as of the date determined by the issuer or a later date of our choice. Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us your daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a periodic rate average daily balance for purchases, we do the same thing for each day of the previous billing cycle to get the daily balance of your balance for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases during your previous statement or we received payment of your New Balance as your previous statement is full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period: (at least 20 days): We assess periodic finance charges on a transaction, fee or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraw advances.

Grace Period for Outstanding Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualifying promotional balance, pay your full New Balance, minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your total balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Error or Dispute About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, call Customer Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5099 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your checking or checking account, you can stop the payment on any amount you think is wrong without affecting your account. To stop the payment, your letter or call (giving the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (and charge) purchase made with a check, and you have tried in good faith to contact the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These benefits do not apply if we can in good faith establish, or if we receive your best advertisement for the property or services.

MA071C05

Statement for account number: 4417 1229 8316 0863

New Balance \$19,133.24 Payment Due Date 10/19/05 Past Due Amount \$0.00 Minimum Payment \$596.00

Amount Enclosed \$

Make your check payable to Chase Card Services.
Now address or e-mail? Print on back.



Enroll me in the optional
Payment Protector Plan.
I understand the enclosed
offer and may cancel any time.

Initials _____ Date _____

441712298316086300059600019133245054864

34867 BEV C 28105 C
ELAINE FUGATE
633 MAPLE AVE
DU BOIS PA 15801-2383



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈500016028⑈ 22129831608637⑈



Reward Certificate

Statement Date: 08/19/05 - 09/18/05
Payment Due Date: 10/19/05
Minimum Payment Due: \$596.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
Español 1-888-445-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

Previous Balance	\$20,793.85	Total Credit Line	\$20,600
Payment, Credits	-\$2,065.65	Available Credit	\$1,466
Finance Charges	+\$405.24	Cash Access Line	\$4,120
New Balance	\$19,133.24	Available for Cash	\$1,466

ACCOUNT INQUIRIES
P.O. Box 15299
Wilmington, DE 19850-5298
PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

ORVIS REWARD SUMMARY

Previous rewards balance	\$0.08
Rewards earned at 5% from partner purchases	\$0.00
Rewards earned at 1% from purchases	\$0.00
Remaining balance	\$0.08

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
09/08	12512510404927265252460	PAYMENT - THANK YOU	\$508.00
09/09	12542520403370267652169	PAYMENT - THANK YOU	1,557.85

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .06436%	23.49%	\$20,311.00	\$405.24	\$0.00	\$405.24
Cash advances	V .06436%	23.49%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$405.24

Effective Annual Percentage Rate (APR): 23.49%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Claim your Cardmember Thank You before November 10, 2005!
For Being a valued Cardmember, we've arranged for you to receive up to \$100.00 worth of your favorite magazines. Call by 11/10/05 to guarantee your selections. You must call by the date shown for details and choices. 1-800-536-7083.

As a valued Cardmember, you are eligible to receive high-quality merchandise from top brands like Criss, Unox, and John Deere! Just go to www.valuecenter.com and enter 152496 where it asks for your certificate number. These products are not available to the general public, so act now!

This Statement is a Facsimile - Not an original

Please provide information below only if the address information on front is incorrect.

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[illegible][illegible]

Grace Period for Qualifying Promotional Balance: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance becomes a qualified promotional balance, you must pay your full new balance (including your total outstanding promotional balance) by the date you pay your account. However, if a statement shows that minimum payment is due, we will require at least that minimum payment by the date and time specified on your statement, even if a zero only balance consists of qualifying promotional balance.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19150-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the items you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we suspend interest, you as delinquent or late action to collect the amount you

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services if you've purchased with a credit card (including purchases made with a debit card), you have 90 days from the date the purchase was made to file a complaint. You must also have a receipt for the purchase.

pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These initial ones do not apply if the case is against the merchant, or if we mailed you the advertisement for the property or services.

MAA071006

ORVIS
SPORTING TRADITIONS
Since 1876

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|||||

**ORVIS**  
UPHOLDING TRADITION  
Since 1899  
*Reward Certificate*

|                      |                     |                           |
|----------------------|---------------------|---------------------------|
| Statement Date:      | 07/19/05 - 08/18/05 | CUSTOMER SERVICE          |
| Payment Due Date:    | 09/12/05            | In U.S. 1-888-305-4016    |
| Minimum Payment Due: | \$1,357.85          | Español 1-888-446-3308    |
|                      |                     | TDD 1-800-955-8060        |
|                      |                     | Outside U.S. call collect |
|                      |                     | 1-302-594-8200            |

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.08 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | V 06436%                                | 23 49%               | \$20,551.26           | \$410.03                               | \$0 00             | \$410.03           |
| Cash advances         | V 06436%                                | 23 49%               | \$0.00                | \$0.00                                 | \$0 00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$410.03           |

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

X 0507001 FIS3535 C 3 009 14 2 18 0508 18 Page 1 of 1 C-602 MA 144 34003 27010500050003400391

# 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number located on the front of your statement. Activation is always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, mail to at least your minimum payment due to our post office box designated for payments shown on the statement. Your payment by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. Dollars, and drawn on or payable through U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. We will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases based on your previous statement or we received payment of your new balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all balances. To determine an average daily balance, we add your daily balance and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each balance by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

To get your total periodic finance charge for a billing cycle when a monthly periodic rate applies, we multiply the average daily balance for each balance by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**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 reported to a credit bureau; you may write to us at the Customer Service address listed on your billing statement.

**Credits Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at first presentment and any resubmission, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a third party, against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and no longer will be resubmitted to our records.

**Conditional Payments:** Any payment check or other form of payment that you send us for less than the full balance due that is marked "void in full" or contains a similar notation, or that you otherwise indicate in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15048, Wilmington, DE 19850-0048. 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail you a statement on which the annual fee is charged and in the same form, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rate, shown on this statement, separately for each balance (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overlimit advances). These calculations may combine different categories with the same daily periodic rate. If there is a "void in full" notation on this statement, that rate may vary, and the date and amount used to determine that rate and its corresponding APR/APR is disclosed in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for cash advance transfers, cash advances, or check transactions, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each balance, add any new transactions or other debits (including fees, unpaid finance charges, and other charges), subtract any payments or credits, and make other adjustments. The balances are added as of the transaction date, the beginning of the billing cycle in which they are posted in your account, or a later date if we choose (except that one transaction

is added as of the date deposited by the payer or a later date of our choice). Fees are added either on the day of a related transaction, the day they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance or zero. If a daily periodic rate applies to any balance, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate would apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases based on your previous statement or we received payment of your new balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all balances. To determine an average daily balance, we add your daily balance and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each balance by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

To get your total periodic finance charge for a billing cycle when a monthly periodic rate applies, we multiply the average daily balance for each balance by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):** We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your new balance on your current statement by the date and time your payment is due and also payment of your new balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

**Grace Period for Qualifying Promotional Balances:** You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes a qualifying promotional balance, pay your full new balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your total balance consists of qualifying promotional balances.

## BILLING RIGHTS SUMMARY

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15048, Wilmington, DE 19850-0048 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
  - The dollar amount of the suspected error.
  - Describe the error and explain. If you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your bank or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Customer Service address or telephone number shown on the statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rules for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made at your home (and not within 100 miles of your mailing address). These limits do not apply if you are in contact with the merchant, or if we make you the advertisement for the property or services.

MA071026

## Statement for account number: 4417 1229 8316 0863

New Balance \$20,344.82    Payment Due Date 08/12/05    Past Due Amount \$0.00    Minimum Payment \$508.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

441712298316086300050800020344820000009

35099 BEX Z 10605 C  
ELAINE FUGATE  
833 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈500016028⑈ 2212983160863⑈



Statement Date: 08/19/05 - 07/18/05  
Payment Due Date: 08/12/05  
Minimum Payment Due: \$508.00

CUSTOMER SERVICE  
In U.S. 1-888-305-4316  
Español 1-888-445-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

|                  |             |                    |          |
|------------------|-------------|--------------------|----------|
| Previous Balance | \$20,358.05 | Total Credit Line  | \$20,600 |
| Payment, Credits | -\$508.00   | Available Credit   | \$255    |
| Finance Charges  | +\$494.77   | Cash Access Line   | \$4,120  |
| New Balance      | \$20,344.82 | Available for Cash | \$255    |

ACCOUNT INQUIRIES  
P.O. Box 15268  
Wilmington, DE 19850-5268

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## ORVIS REWARD SUMMARY

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.08 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Amount Debit |
|------------|-------------------------|------------------------------------------|---------------|--------------|
| 07/08      | 11891890401031265192909 | PAYMENT - THANK YOU                      | \$508.00      |              |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>30 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|-----------------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases             | V .08080%                               | 29.49%            | \$20,411.31           | \$494.77                               | \$0.00          | \$494.77        |
| Cash advances         | V .08080%                               | 29.49%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |
| Total finance charges |                                         |                   |                       |                                        |                 | \$494.77        |

Effective Annual Percentage Rate (APR): 29.49%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Effective July 1, electronic payment (Epay) requests received prior to 4 PM Eastern Time on a business day will post to your account the same day. Epay requests received after 4 PM or on a weekend or federal holiday will post to your account the next business day.

Final Notice of Free Cardmember Thank You before 9/10/05!  
You're entitled to a Free \$100.00 Cardmember Thank You good for 3 magazines FREE for a year! Call by 9/10/05 to claim yours with just a low one-time \$2 processing fee. They're being reserved for you! Call for details 1-800-280-4607

This Statement is a Facsimile - Not an original

## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Attempts are being made to make you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. When your account number or your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address label through the envelope window the envelope closed over it so that your 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our national telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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 Customer Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks. At first presentation and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check by your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and a copy will be retained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for use that 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 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 lose any remaining balance). We may refuse to accept any such payment by returning it to you, not making it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, unless you or we use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance/credit and cash advance credit ("credit transaction"), purchases, transfers, cash advances, promotional balances or overdraft advances). These calculations are based on the current rates shown on this statement. If there is a "1" next to a periodic rate on this statement, that rate may vary and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. Then a minimum finance charge in any billing cycle in which you owe any periodic finance charge, and a transaction finance charge for each balance transfer, cash advance, or credit transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges) except any payments or credits, and make other adjustments. Transactions are added as of the business day, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that credit transactions

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. The dates on that day a daily balance is credit balance is added as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already based on purchases reported on your previous statement or we received payment of your then balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, credit transactions, or overdraft advances.

Grace Period for Qualifying Promotional Balances: This will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. If you finance charges on new purchases when your New Balance includes a qualified promotional balance, any your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, you must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

## BILLING RIGHTS SUMMARY

In Case of Errors or Omissions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15049, Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question while we investigate your question. We cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to owe your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong to stop the payment, your letter or call (using the Customer Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to contact the merchant with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made at your home state or within 100 miles of your mailing address. These provisions do not apply if we own or operate the merchant, or if we raised your identification for the property or services.

MA071065

**ORVIS**  
LIVING TRADITION

Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

441712298316086300050800020358059

.....

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

.....

1:5000160281: 2212983160863711

**ORVIS**  
SPORTS TRADING  
Since 1891  
Reward Certificate

|                      |                     |                                          |
|----------------------|---------------------|------------------------------------------|
| Statement Date:      | 05/19/05 - 06/18/05 | CUSTOMER SERVICE                         |
| Payment Due Date:    | 07/13/05            | In U.S. 1-888-305-4016                   |
| Minimum Payment Due: | \$508.00            | Español 1-888-446-3308                   |
|                      |                     | TDD 1-800-955-8060                       |
|                      |                     | Outside U.S. call collect 1-302-594-8200 |

## Account Number: 4417 1229 8316 0863

|                  |             |                    |          |                           |
|------------------|-------------|--------------------|----------|---------------------------|
| Previous Balance | \$20,254.45 | Total Credit Line  | \$20,600 | P.O. Box 15298            |
| Payment, Credits | -\$465.00   | Available Credit   | \$241    | Wilmington, DE 19850-5298 |
| Finance Charges  | +\$508.60   | Cash Access Line   | \$4,120  |                           |
| New Balance      | \$20,338.05 | Available for Cash | \$241    | <b>PAYMENT ADDRESS</b>    |
|                  |             |                    |          | P.O. Box 15153            |

## ACCOUNT INQUIRIES

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

**PAYMENT ADDRESS**  
**P.O. Box 15153**  
Wilmington, DE 19886-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

### ORVIS REWARD SUMMARY

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.08 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 06/04      | 11571550401109263161667 | PAYMENT - THANK YOU                      | \$405 00      |       |

## FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|---------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases     | .08080%                                 | 29.49%               | \$20,304.80           | \$508.60                               | \$0.00             | \$508.60           |
| Cash advances | .08080%                                 | 29.49%               | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |

|                       |          |
|-----------------------|----------|
| Total finance charges | \$508.60 |
|-----------------------|----------|

**Effective Annual Percentage Rate (APR):** 29.49%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Effective July 1, electronic payment (Epay) requests received prior to 4 PM Eastern Time on a business day will post to your account the same day. Epay requests received after 4 PM or on a weekend or federal holiday will post to your account the next business day.

**Final Notice of Cardmember Thank You before August 10, 2005!**  
For a limited time, you're entitled to claim a year of 3 magazines worth up to \$100.00 as a Thank You! Call before 8/10/05 to claim yours. They are reserved for you! Call for details to get \$100 worth of your favorites! 1-800-586-5857

**This Statement is a Facsimile - Not an original**

## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach an Advisor by pressing 1 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our last office last designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order 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. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon or the envelope provided with our address labels through the envelope window. The envelope cannot contain more than one payment or advance, and there can be no dated, meter, cash, bank or post-office stamps included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 31 by 1:00 p.m., local time at our post office last designated for payments on this statement, we will credit your 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 1:00 p.m. local time at our post office last designated for payments on this statement, we will credit to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office last designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at least presentment and any nonpresentment, from the bank account on which the check was drawn. Our request of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a bank drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment which 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 15040, Wilmington, DE 19805-0040. We reserve all our rights regarding such 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 depositing it. All other payments that you make should be sent to the appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year on a monthly installment, whether or not you use your account, and you agree to pay it when billed. This annual fee is non-refundable unless you notify us if all you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your rights to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Calculation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., purchase, balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, promotional balance or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges and we will not charge you a transaction finance charge for such balance transfers, balance transfer/convenience checks, cash advances, or cash advance checks, in the amount stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the first of the transaction date or the beginning of the billing cycle in which they are added to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date received by the payee). Fees are added either on the day of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added on purchases included on your previous statement or we received payment of your last balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):** We add periodic finance charges to your balance from the time of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (from bank balance transfers and balance transfer/convenience checks) if you pay your full new balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, or overdraft advances.

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15296, Wilmington, DE 19805-0296 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your right.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on it if you think it is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Dispute Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have made good faith to correct it with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we made you the advancement for the property or services, all purchases are covered regardless of amount or location of purchase.)

H4020105



## Statement for account number: 4417 1229 8316 0863

New Balance \$20,254.45 Payment Due Date 06/12/05 Past Due Amount \$0.00 Minimum Payment \$405.00



Amount Enclosed

\$

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

441712298316086300040500020254454

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19866-5153

00516 BX 2 12605 C  
ELAINE PUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

:500016028: 2212983160863711



Statement Date: 04/19/05 - 05/18/05  
Payment Due Date: 06/12/05  
Minimum Payment Due: \$405.00

CUSTOMER SERVICE  
In U.S. 1-800-305-4016  
Español 1-888-446-3308  
TDD 1-800-855-8060  
Outside U.S. call collect  
1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

|                  |             |                    |          |
|------------------|-------------|--------------------|----------|
| Previous Balance | \$20,359.43 | Total Credit Line  | \$25,000 |
| Payment, Credits | \$407.00    | Available Credit   | \$4,745  |
| Finance Charges  | \$302.02    | Cash Access Line   | \$5,000  |
| New Balance      | \$20,254.45 | Available for Cash | \$4,745  |

ACCOUNT INQUIRIES  
P.O. Box 15298  
Wilmington, DE 19850-5298  
PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19866-5153  
VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## ORVIS REWARD SUMMARY

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.09 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Amount Debit |
|------------|-------------------------|------------------------------------------|---------------|--------------|
| 05/13      | 11331330400533273812580 | PAYMENT - THANK YOU                      | \$407.00      |              |

## FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>30 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|---------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases     | .04829%                                 | 17.99%            | \$20,424.15           | \$302.02                               | \$0.00          | \$302.02        |
| Cash advances | .06025%                                 | 21.99%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |

Total finance charges \$302.02

Effective Annual Percentage Rate (APR): 17.99%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [WWW.VALUECENTER.COM](http://WWW.VALUECENTER.COM) and enter in 143206 where it asks for your certificate number. Act now, quantities are limited!

You're entitled to a Cardmember Thank You valued up to \$45.00! Simply call before July 15, 2005 to claim yours by selecting your favorite DVD movies. Best of all, shipping and handling is absolutely FREE and there's no club to join. Just call now for details and selections! 1-888-586-7081.

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1. **Author(s)**  
 2. **Title**  
 3. **Journal**  
 4. **Volume**  
 5. **Issue**  
 6. **Page(s)**  
 7. **Year**  
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 9. **URL**  
 10. **Abstract**  
 11. **Keywords**  
 12. **Notes**  
 13. **References**  
 14. **Comments**  
 15. **Rating**  
 16. **Tags**  
 17. **Links**  
 18. **Related**  
 19. **Similar**  
 20. **Other**

To put the daily balance for each day of the current billing cycle, we take the beginning

**Special Rules for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (It may or may not be the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of the amount or location of purchase.)

**Statement** for account number: 4417 1229 8316 0863

New Balance \$20,359.43      Payment Due Date 05/13/05      Past Due Amount \$0.00      Minimum Payment \$407.00



Amount Enclosed \$

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

441712298316086300040700020359438

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

cc652 BKX 2 10005  
ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

⑆5000 160 28⑆ 22129831608637⑈



Statement Date: 03/19/05 - 04/18/05      CUSTOMER SERVICE  
Payment Due Date: 05/13/05      In U.S. 1-888-305-4016  
Minimum Payment Due: \$407.00      Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4417 1229 8316 0863

|                  |             |                    |          |
|------------------|-------------|--------------------|----------|
| Previous Balance | \$20,550.16 | Total Credit Line  | \$25,000 |
| Payment, Credits | -\$500.00   | Available Credit   | \$4,640  |
| Finance Charges  | +\$309.27   | Cash Access Line   | \$5,000  |
| New Balance      | \$20,359.43 | Available for Cash | \$4,640  |

**ACCOUNT INQUIRIES**

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

**PAYMENT ADDRESS**

P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**ORVIS REWARD SUMMARY**

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.08 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

**TRANSACTIONS**

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 04/08      | 10980580404287217723163 | PAYMENT - THANK YOU                      | \$500.00      |       |

**FINANCE CHARGES**

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>31 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|---------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases     | .04851%                                 | 17.74%            | \$20,522.86           | \$309.27                               | \$0.00          | \$309.27        |
| Cash advances | .05957%                                 | 21.74%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |

Total finance charges

\$309.27

Effective Annual Percentage Rate (APR): 17.74%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

The 2004 Golden Trout Project was a huge success! Orvis and our customers exceeded the \$90,000 fundraising goal and more than 200 volunteers helped with the restoration efforts to aid California state fish. For information on our 2005 conservation projects, visit [www.orvis.com/conservation](http://www.orvis.com/conservation).

Valued Cardmembers: Reply by 6/10/05! You're entitled to a FREE \$100 Cardmember Thank You! Respond now to get 3 magazines FREE for a year. They have already been reserved for you! Call for details to claim yours. 1-800-254-1557.

Save on great gifts for all the great moms in your life!  
Receive 15% off your purchase when you use promotion code BANK23. This Mother's Day, give her something extraordinary in return for all the love she's given to you.  
For details, please visit [WWW.1800FLOWERS.COM/Disclaimer](http://WWW.1800FLOWERS.COM/Disclaimer)

**This Statement is a Facsimile - Not an original**

## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach us faster by pressing 0 after you enter your account number.

**Creditable Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order 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. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the envelope (unless the envelope provided with our address is included with your payment). If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times indicated for those payments.

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.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at first presentment and any endorsement, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a credit drive against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. Your original check will be destroyed and an image will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment, which 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 such 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 declaring it. All other payments that you make should be sent to the appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Interest Notice:** If your account has an annual fee, it will be billed each year or on a monthly basis, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., purchases, balance transfers, balance transfers/advance checks, cash advance, cash advance checks, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and the corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges and we will charge you a minimum finance charge for each balance transfer (finance transfer/advance check, cash advance or cash advance check, in the amounts stated in your Cardmember Agreement as amended).

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature and add any new transactions or other debts (including fees, applicable finance charges and other charges), adjusted for payments or credits, and make other adjustments. Transactions are added as of the start of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfers/advance checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. The prior to that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for advance checks/finance charges is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases/advance checks on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 20 days):** We add periodic finance charges to your balance from the date of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfers/advance checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers/advance checks) if you pay your full New Balance by the payment due date and your previous balance was less than or equal to a credit balance. There is no grace period for balance transfers, balance transfers/advance checks, cash advance or cash advance checks or overdraft advances.

**In Case of Error or Dispute About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15029, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain if you can why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call during the Customer Service address or telephone number shown on the statement is acknowledged to cover a special limit for Credit Card Payments.

**Special Limit for Credit Card Payments:** If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to solve the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address (if we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

15A220105

**Statement** for account number: 4417 1229 8316 0863

|             |                  |                 |                 |
|-------------|------------------|-----------------|-----------------|
| New Balance | Payment Due Date | Past Due Amount | Minimum Payment |
| \$20,550.16 | 04/12/05         | \$0.00          | \$411.00        |



Amount Enclosed

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

441712298316086300041100020550160

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

057 BEX Z 07705  
ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

1:5000160281: 22129831608637#



|                      |                     |                           |
|----------------------|---------------------|---------------------------|
| Statement Date:      | 02/19/05 - 03/18/05 | CUSTOMER SERVICE          |
| Payment Due Date:    | 04/11/2005          | In U.S. 1-888-305-4016    |
| Minimum Payment Due: | \$411.00            | Español 1-888-446-3308    |
|                      |                     | TDD 1-800-955-8060        |
|                      |                     | Outside U.S. call collect |
|                      |                     | 1-302-594-8200            |

**VISA ACCOUNT SUMMARY**

**Account Number: 4417 1229 8316 0863**

|                  |             |                    |          |                           |
|------------------|-------------|--------------------|----------|---------------------------|
| Previous Balance | \$20,771.32 | Total Credit Line  | \$25,000 | P.O. Box 15298            |
| Payment, Credits | -\$500.00   | Available Credit   | \$4,449  | Wilmington, DE 19850-5298 |
| Finance Charges  | +\$278.84   | Cash Access Line   | \$5,000  |                           |
| New Balance      | \$20,550.16 | Available for Cash | \$4,449  | <b>PAYMENT ADDRESS</b>    |
|                  |             |                    |          | P.O. Box 15153            |

## ACCOUNT INQUIRIES

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

**PAYMENT ADDRESS**

P.O. Box 15153  
Wilmington, DE 19886-5153

**VISIT US AT:**  
**[www.chase.com/creditcards](http://www.chase.com/creditcards)**

### ORVIS REWARD SUMMARY

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.08 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

## TRANSACTIONS

| Trans |                         |                                          | Amount   |       |
|-------|-------------------------|------------------------------------------|----------|-------|
| Date  | Reference Number        | Merchant Name or Transaction Description | Credit   | Debit |
| 03/12 | 10710710408671232833721 | PAYMENT - THANK YOU                      | \$500.00 |       |

## FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>28 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|---------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases     | 0.4792%                                 | 17.49%               | \$20,781.13           | \$278.84                               | \$0.00             | \$278.84           |
| Cash advances | 0.5888%                                 | 21.49%               | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |

|                       |          |
|-----------------------|----------|
| Total finance charges | \$278.84 |
|-----------------------|----------|

**Effective Annual Percentage Rate (APR):** 17.49%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

**BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU DO TODAY. WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED BUSINESS AND WELCOME TO CHASE!**

Orvis will triple your donation to help the Henry's Fork Foundation preserve public access to a legendary Idaho river for generations to come. Without public support, access to much of the world famous Lower Henry's Fork of the Snake River could be lost. See [www.orvis.com](http://www.orvis.com) for info

**This Statement is a Facsimile - Not an original**

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on the statement. Your payments by mail must comply with the regulations on the statement, and must be made by check or money order 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. Do not send cash. With your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address to route 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 enclosed with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on the 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 1:00 p.m. local time at our post office box designated for payments on the statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times disclosed for those payments.

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 record.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check to your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account number to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and a usage will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment, which 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 intend in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15045, Wilmington, DE 19850-5045. We reserve all our rights regarding such payments (e.g. it is determined there is no valid dispute or a copy 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 appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 90 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual 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, we will continue to charge the annual fee until you pay your outstanding balance in full and reimburse your account statement.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement separately for each feature (e.g. purchases, balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If your annual percentage rate is variable, the index and margin used to determine that rate and to correspond APR are described in your Cardmember Agreement. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges and we will also charge you a minimum finance charge for each balance transfer, balance transfer/convenience check, cash advance, or cash advance check, in the amount stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debts (including fees, annual finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the first day of the billing cycle. The grace rate that day's daily balance, a credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. A periodic finance charge will already be based on purchases earned on your previous statement or we received payment of your new balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total we also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 20 days):** We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfer/convenience checks) if you pay your full new balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, or credit advances.

**In Case of Error or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15269, Wilmington, DE 19850-5269 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are not obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment or any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service Advisor or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have a time period to return to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. To take this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or control the merchant, or if we made you the advertiser for the property or services, all purchases are covered regardless of amount or location of purchase.)

UAG02/05

Take advantage of this 2.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 2.99% fixed APR that lasts for the life of the transferred balance.

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 2.99% fixed APR for the life of the balance. See the enclosed insert for more details.

MKT10018

*This check is void for all purposes after 07/16/2005*

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

3185

DATE \_\_\_\_\_ 56-1551-441

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

**Void Void Void Void**

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

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

*This check does not earn rewards*

MEMO \_\_\_\_\_ 209

SIGNATURE \_\_\_\_\_

Date: \_\_\_\_\_  
 Paid To: \_\_\_\_\_  
 Amount: \$ \_\_\_\_\_  
 Check Number: 3165

⑆044115511⑆37029831608634⑆3185

*This check is void for all purposes after 07/16/2005*

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

3186

DATE \_\_\_\_\_ 56-1551-441

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

**Void Void Void Void**

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

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

*This check does not earn rewards*

MEMO \_\_\_\_\_ 209

SIGNATURE \_\_\_\_\_

Date: \_\_\_\_\_  
 Paid To: \_\_\_\_\_  
 Amount: \$ \_\_\_\_\_  
 Check Number: 3166

⑆044115511⑆37029831608634⑆3186

*This check is void for all purposes after 07/16/2005*

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

3167

DATE \_\_\_\_\_ 56-1551-441

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

**Void Void Void Void**

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

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

*This check does not earn rewards*

MEMO \_\_\_\_\_ 209

SIGNATURE \_\_\_\_\_

Date: \_\_\_\_\_  
 Paid To: \_\_\_\_\_  
 Amount: \$ \_\_\_\_\_  
 Check Number: 3167

⑆044115511⑆37029831608634⑆3167

ENDORSE HERE

X

PRINT NAME, STAFF OR S.S. BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE

X

PRINT NAME, STAFF OR S.S. BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE

X

PRINT NAME, STAFF OR S.S. BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD



FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD



Statement for account number: 4417 1229 8316 0863

New Balance    Payment Due Date    Past Due Amount    Minimum Payment  
\$29,771.32    03/15/05    \$0.00    \$415.00



Amount Enclosed \$

Make your check payable to Bank One.  
New address or e-mail? Print on back.

441712298316086300041500020771323

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

25915 BEX 2 0455  
ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

REWARD CERTIFICATE

\*500016028: 22129831608637\*



Statement Date: 01/19/05 - 02/18/05  
Payment Due Date: 03/15/05  
Minimum Payment Due: \$415.00

CUSTOMER SERVICE  
In U.S. 1-888-305-4016  
Español 1-888-446-3308  
TDD 1-800-855-8060  
Outside U.S. call collect  
1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

|                  |             |                    |          |
|------------------|-------------|--------------------|----------|
| Previous Balance | \$21,058.82 | Total Credit Line  | \$25,000 |
| Payment, Credits | -\$600.00   | Available Credit   | \$4,228  |
| Finance Charges  | +\$312.50   | Cash Access Line   | \$5,000  |
| New Balance      | \$20,771.32 | Available for Cash | \$4,228  |

## ACCOUNT INQUIRIES

P.O. Box 15293  
Wilmington, DE 19850-5293

## PAYMENT ADDRESS

P.O. Box 15153  
Wilmington, DE 19886-5153

## VISIT US AT:

[www.cardmemberservice.com](http://www.cardmemberservice.com)

## ORVIS REWARD SUMMARY

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.08 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 02/10      | 10410410401112220952446 | Payment Thank You Wilmington DE          | \$600.00      |       |

## FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>31 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|---------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases     | .04792%                                 | 17.49%            | \$21,036.40           | \$312.50                               | \$0.00          | \$312.50        |
| Cash advances | .05888%                                 | 21.49%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |

Total finance charges

\$312.50

Effective Annual Percentage Rate (APR): 17.49%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION  
YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK  
ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU  
DO TODAY, WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED  
BUSINESS AND WELCOME TO CHASE!

Final notice of Free Cardmember Thank You before 4-10-05!  
You're entitled to a Free \$100.00 Cardmember Thank You!  
Call before 4-10-05 to get 3 magazines FREE for a year.  
They've already been purchased for you! Even processing is  
absolutely FREE! Call now for details. 1-800-607-9459.

This Statement is a Facsimile - Not an original

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Address cards are always available to assist you. You can reach an advisor by pressing 0 after you enter your account number.

**Crediting All Payments:** For payments by regular U.S. mail, send all third party maintenance payments due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the restrictions on this statement, and must be made by check or money order 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. Do not send cash. When your account number on your check or money order Payments must be accompanied by the payment coupon on 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other details about your account may be reflected in your credit report.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at first presentment and any re-presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft against the bank account. Checks will be collected electronically by sending the check information along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you reference in order to make satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15045, Wilmington, DE 19805-0045. We reserve all our rights regarding such payments to go 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 appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and is not your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement (separately for cash advances (i.e. purchases, balance transfers, balance transfers/convenience checks, cash advances, cash advance checks), promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement is amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will bill charge your transaction finance charge for each balance transfer, balance transfers/convenience check, cash advance or cash advance check, in the amount shown in your Cardmember Agreement as a minimum.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges) against any payments or credits, and make other adjustments. Transactions are added as of the last of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfers/convenience checks and cash advance checks are added as of the date received by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases entered on your previous statement or we received payment of your then balance on your previous statement to full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):** We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfers/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers/convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, or overdraft advances.

**In Case of Error or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15045, Wilmington, DE 19805-0045 as soon as possible. We must have been you no later than 60 days after we sent you the last bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the rest of your bill that we are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried to good faith to correct the problem with the merchant, you may not have to pay the remaining amount due (the goods or services). You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we majority own the merchant, the property or services, all purchases are covered regardless of amount or location of purchase.)

MAY2015

## Statement for account number: 4417 1229 8316 0863

New Balance    Payment Due Date    Past Due Amount    Minimum Payment  
\$21,058.82                      02/12/05                      \$0.00                      \$421.00



Amount Enclosed \$  Make your check payable to Bank One.  
New address or e-mail? Print on back.

441712298316086300042100021058822

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

|||||

||||| 03467 0EX 2 01605  
ELAINE FUGATE  
693 MAPLE AVE  
DU BOIS PA 15801-2383

⑆500016028⑆ 22129831608637⑈



Statement Date: 12/19/04 - 01/18/05  
Payment Due Date: 02/12/05  
Minimum Payment Due: \$421.00

CUSTOMER SERVICE  
In U.S. 1-888-305-4016  
Español 1-888-446-3308  
TDD 1-800-855-8060  
Outside U.S. call collect  
1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4417 1229 8316 0863

|                  |             |                    |          |
|------------------|-------------|--------------------|----------|
| Previous Balance | \$21,643.86 | Total Credit Line  | \$25,000 |
| Payment, Credits | -\$900.00   | Available Credit   | \$3,941  |
| Finance Charges  | +\$314.96   | Cash Access Line   | \$5,000  |
| New Balance      | \$21,058.82 | Available for Cash | \$3,941  |

## ACCOUNT INQUIRIES

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

## PAYMENT ADDRESS

P.O. Box 15153  
Wilmington, DE 19886-5153

## VISIT US AT:

[www.cardmemberservice.com](http://www.cardmemberservice.com)

## ORVIS REWARD SUMMARY

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.08 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 01/06      | 10090090402569209851525 | Payment Thank You Wilmington DE          | \$900.00      |       |

## FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|---------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases     | .04724%                                 | 17.24%               | \$21,506.92           | \$314.96                               | \$0.00             | \$314.96           |
| Cash advances | .05820%                                 | 21.24%               | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |

Total finance charges

\$314.96

Effective Annual Percentage Rate (APR): 17.24%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage

## IMPORTANT NEWS

As a valued cardmember you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [WWW.VALUECENTER.COM](http://WWW.VALUECENTER.COM) and enter in 129627 where it asks for your certificate number. Act now! QUANTITIES ARE LIMITED!

Last chance to ensure you receive a Free Year End Summary! Just login online at [cardmemberservice.com](http://cardmemberservice.com) by 2/15/05 and a copy will be automatically available online by 3/15/05! It's that simple! Don't Delay!

Use your credit card to pay your bills from one easy-to-use website. Just visit [www.cardmemberservice.com/payyourbills](http://www.cardmemberservice.com/payyourbills). Choose to pay bills individually or set-up automatic monthly payments. It's that easy!

This Statement is a Facsimile - Not an original

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Answers are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. For payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. Dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. 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, but is made available to us after 1500 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times described for those payments.

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.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at first presentment and any replacement, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment, which 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 19805-0049. We reserve all our rights regarding such 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 appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year on its anniversary date, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us within 30 days of the date we bill you that you wish to close your account within 30 days of the date we bill you your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges using the applicable periodic rates shown on this statement separately for each feature (e.g. purchases, balance transfers, cash advances, convenience checks, prearranged loans or credit advances). If your annual percentage rate is variable, the rates and margins used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge if you use your card or account to transfer a balance or if you use a convenience check in the amount stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the statement date or the beginning of the billing cycle in which they are posted to your Account, except that Convenience Checks are added as of the date occurred by the payee. Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a source of funds. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is calculated as if it were for each day of the previous billing cycle. A periodic finance charge was already billed on purchases included on your previous statement as you paid your New Balance on your previous statement in full by the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features, to determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 20 days):** We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is issued by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or over-cash advances.

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15265, Wilmington, DE 19805-0260 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rules for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have filed a good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the problem or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we deem or operate the merchant, or if we mailed goods, achievement for the property or services all purchases are covered regardless of amount or location of purchase.)

MA-1504

Take advantage of this 2.99% fixed APR opportunity that lasts for the life of the loan!  
As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 2.99% fixed APR that lasts for the life of the transferred balance.

**Transfer Balances, Pay bills, Make a purchase, Get extra cash!**

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 2.99% fixed APR for the life of the balance. See the enclosed insert for more details.

MKT10018

*This check is void for all purposes after 05/18/2005*

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

2647

999  
56-1551/441

DATE \_\_\_\_\_

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void**

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

Payable through:  
First USA Management Services, Inc. Delaware, OH 43015

*This check does not earn rewards*

MEMO \_\_\_\_\_ 209

SIGNATURE \_\_\_\_\_

Check Number: 2647  
Date: \_\_\_\_\_  
Paid To: \_\_\_\_\_  
Amount \$ \_\_\_\_\_

⑆044115511⑆ 37029831608634⑈ 2647

*This check is void for all purposes after 05/18/2005*

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

2648

999  
56-1551/441

DATE \_\_\_\_\_

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void**

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

Payable through:  
First USA Management Services, Inc. Delaware, OH 43015

*This check does not earn rewards*

MEMO \_\_\_\_\_ 209

SIGNATURE \_\_\_\_\_

Check Number: 2648  
Date: \_\_\_\_\_  
Paid To: \_\_\_\_\_  
Amount \$ \_\_\_\_\_

⑆044115511⑆ 37029831608634⑈ 2648

*This check is void for all purposes after 05/18/2005*

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

2649

999  
56-1551/441

DATE \_\_\_\_\_

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void**

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

Payable through:  
First USA Management Services, Inc. Delaware, OH 43015

*This check does not earn rewards*

MEMO \_\_\_\_\_ 209

SIGNATURE \_\_\_\_\_

Check Number: 2649  
Date: \_\_\_\_\_  
Paid To: \_\_\_\_\_  
Amount \$ \_\_\_\_\_

⑆044115511⑆ 37029831608634⑈ 2649

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FEDERAL INSTITUTION USE

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FEDERAL INSTITUTION USE

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FEDERAL INSTITUTION USE

FEDERAL RESERVE NOTE OF 1987 - FEDERAL RESERVE HOLD ON



FEDERAL RESERVE NOTE OF 1987 - FEDERAL RESERVE HOLD ON

FEDERAL RESERVE NOTE OF 1987 - FEDERAL RESERVE HOLD ON

**Statement** for account number: 4417 1229 8316 0863

New Balance \$21,643.86    Payment Due Date 01-12-05    Past Due Amount \$426.00    Minimum Payment \$858.00

Amount Enclosed \$

Make your check payable to Bank One.  
New address or e-mail? Print on back.



Tax time is almost here. Make your payment using your credit card. For details, visit [officialpayments.com/bankone](http://officialpayments.com/bankone)

441712298316086300085800021643864

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



01472 8EX Z 35204  
ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

⑆500016028⑆ 22129831608637⑈



Statement Date: 11/19/04 - 12/18/04  
Payment Due Date: 01/12/05  
Minimum Payment Due: \$858.00

**CUSTOMER SERVICE**  
In U.S. 1-888-305-4016  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4417 1229 8316 0863

|                         |             |                    |          |
|-------------------------|-------------|--------------------|----------|
| Previous Balance        | \$21,304.76 | Total Credit Line  | \$25,000 |
| Purchases, Cash, Debits | +\$35.00    | Available Credit   | \$3,356  |
| Finance Charges         | +\$304.10   | Cash Access Line   | \$5,000  |
| New Balance             | \$21,643.86 | Available for Cash | \$3,356  |

**ACCOUNT INQUIRIES**  
P.O. Box 15298  
Wilmington, DE 19850-5298  
**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19886-5153

**VISIT US AT:**  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

Your credit card account is past due! Please send payment immediately.  
Call 1-800-955-8030 (collect 1-302-594-8200) today.

**ORVIS REWARD SUMMARY**

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.08 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

**TRANSACTIONS**

| Trans Date | Reference Number | Merchant Name or Transaction Description | Amount Credit | Debit   |
|------------|------------------|------------------------------------------|---------------|---------|
| 12/14      |                  | LATE FEE                                 |               | \$35.00 |

**FINANCE CHARGES**

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>30 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|---------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases     | .04724%                                 | 17.24%            | \$21,457.17           | \$304.10                               | \$0.00          | \$304.10        |
| Cash advances | .05820%                                 | 21.24%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |

Total finance charges \$304.10

Effective Annual Percentage Rate (APR): 17.24%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. We look forward to serving you and thank you for your business!

Help us save San Francisco Bay. Join ORVIS and AUDUBON and help restore an at risk wetland ecosystem that supports more than 500 species. To date, we have raised a third of our \$90,000 goal for 2004. Learn more about this important conservation initiative at [www.orvis.com/conservation](http://www.orvis.com/conservation)

This Statement is a Facsimile - Not an original

## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advise us always by phone to access you. You can reach an Advisor by pressing 1 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due with your check or money order. For payments by credit card, send at least your minimum payment due with your check or money order. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, 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. 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, tape, glue or correspondence attached with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing time disclosed for those payments.

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.

**Checks Collected Electronically:** We reserve the right to electronically collect your billable payment checks, at first payment and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a bank drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your card account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment, which 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 152949, Wilmington, DE 19850-2949. We reserve all our rights regarding such 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 appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or, if monthly, each month, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges using the applicable periodic rate shown on this statement, separately for each feature (e.g., purchases, advance transfers, cash advances, convenience checks, interest-free balance or overdraft advances). If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum Finance Charge. In any billing cycle in which you owe any periodic finance charges, we will also charge you a Transaction Finance Charge if the amount owed on your Cardmember Agreement is amended.

To get the full balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including interest, unused finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the first of the transaction date or the beginning of the billing cycle in which they are posted to your Account, except that Convenience Checks are added as of the date accepted by the payee. Fees are added either on the date of a related transaction or the first day of the billing cycle. This gives us the daily opening balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases incurred on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine the average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charge for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 20 days):** We add periodic finance charges to your balance from the first of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or overdraft advances.

**In Case of Error or Questions About Your Bill:** If you think your bill is wrong or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet and P.O. Box 152949, Wilmington, DE 19850-2949 as soon as possible. We must hear from you no later than 60 days after we sent you the bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit limit bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check, and you have had in good faith to correct the problem with the merchant, please check, and you have had in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your billing address, if we own or operate the merchant or if we mailed you the actual invoice to the property or services. All purchases are covered regardless of amount or location of purchase.

MA1C1504



**ORVIS**  
FISHING TRADITIONS

**Tax time is almost here. Make your payment using your credit card. For details, visit [officialpayments.com/bankone](http://officialpayments.com/bankone)**

Make your check payable to Bank One.  
New address or e-mail? Print on back.

441712298316086300042600021.304760

C8777 BEX Z 32304  
 ELAINE FUGATE  
 633 MAPLE AVE  
 DU BOIS PA 15801-2383

1:5000 160281: 2212983160863711



|                      |                     |                           |
|----------------------|---------------------|---------------------------|
| Statement Date:      | 10/20/04 - 11/18/04 | CUSTOMER SERVICE          |
| Payment Due Date:    | 12/13/04            | In U.S. 1-888-305-4016    |
| Minimum Payment Due: | \$426.00            | Español 1-888-446-3308    |
|                      |                     | TDD 1-800-955-8060        |
|                      |                     | Outside U.S. call collect |
|                      |                     | 1-302-594-8200            |

**Account Number: 4417 1229 8316 0863**

|                  |             |                                             |          |
|------------------|-------------|---------------------------------------------|----------|
|                  |             | ACCOUNT INQUIRIES                           |          |
| Previous Balance | \$21,432.81 | Total Credit Line                           | \$25,000 |
| Payment, Credits | -\$428.00   | Available Credit                            | \$3,695  |
| Finance Charges  | +\$299.95   | Cash Access Line                            | \$5,000  |
| New Balance      | \$21,304.76 | Available for Cash                          | \$3,695  |
|                  |             | P.O. Box 15298<br>Wilmington, DE 19850-5298 |          |
|                  |             | PAYMENT ADDRESS                             |          |

## ACCOUNT INQUIRIES

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

**PAYMENT ADDRESS**  
**P.O. Box 15153**  
Wilmington, DE 19886-5153

**VISIT US AT:**

[www.cardmemberservices.com](http://www.cardmemberservices.com)

Thank you for being a good customer. Use your new purchasing power for any purpose you choose.

### ORVIS REWARD SUMMARY

|                                             |        |
|---------------------------------------------|--------|
| Previous rewards balance                    | \$0.08 |
| Rewards earned at 5% from partner purchases | \$0.00 |
| Rewards earned at 1% from purchases         | \$0.00 |
| Remaining balance                           | \$0.08 |

## TRANSACTIONS

| Trans |                         |                                          |            |    | Amount   |       |
|-------|-------------------------|------------------------------------------|------------|----|----------|-------|
| Date  | Reference Number        | Merchant Name or Transaction Description |            |    | Credit   | Debit |
| 11/12 | 13173170408894252592265 | Payment Thank You                        | Wilmington | DE | \$428.00 |       |

**FINANCE CHARGES**

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>30 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|---------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases     | .04655%                                 | 16.99%               | \$21,478.14           | \$299.95                               | \$0.00             | \$299.95           |
| Cash advances | .05751%                                 | 20.99%               | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |

|                       |          |
|-----------------------|----------|
| Total finance charges | \$299.95 |
|-----------------------|----------|

**Effective Annual Percentage Rate (APR):** 16.99%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A. which owns your account and issues your card. We look forward to serving you and thank you for your business!

**\*\*\*Take \$10 off Alo Family Farms Florida Gift Citrus!\*\*\***

**A big discount on 20 lbs navel oranges, grapefruit, or mixed.**

First time buyers only \$23.95 plus S.H. limit 2. ends 01.15.

Visit [WWW.ENJOYCITRUS.COM](http://WWW.ENJOYCITRUS.COM) or call 1-888-231-2314 DEPT 06X

Cardmember Customer Service, 1-800-955-9900.

**This Statement is a Facsimile - Not an original**

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Representatives are always available to assist you. You can reach a representative by pressing 0 after you enter your account number.

**Crediting of Payments:** Payments received by 1:00 p.m. on any day except December 25 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon, if the payment is not made by check or money order. If the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of the statement or if the envelope contains more than one payment or coupon, or if there are staples, paper clips, or correspondence included with your payment, we do not credit checks or money orders drawn on non-US banks. Checks must be in US Dollars. You may pay more than the minimum payment due and may pay the full amount you owe us at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** (Applicable only for accounts with an Annual Membership Fee.) Please note the following information in connection with the renewal of your credit card account each year: the Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement (and if your Annual Percentage Rate is a variable, the index and margin are described in your Cardmember Agreement). The Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement in the month that it is posted to your account.

If your Account has an Annual Membership Fee, it will be billed each year or in monthly installments, whether or not you use your Account, and you agree to pay it when billed. The Annual Membership Fee is non-refundable unless you notify us that you wish to close your Account within 30 days of the date we mail your billing statement on which the Annual Membership Fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the Annual Membership Fee does not affect our right to close your Account, limit your rights to make Purchases or obtain Cash Advances. If your Account is closed by you or us, we will continue to charge the Annual Membership Fee until you pay your outstanding balance in full and terminate your Account relationship.

**Minimum Finance Charge:** There is a minimum finance charge as stated in your Cardmember Agreement, as amended, in any billing cycle in which you owe a Finance Charge.

**Explanation of Finance Charges:** We calculate Periodic Finance Charges separately for each feature, such as Purchases, Cash Advances, Convenience Checks, Balance Transfers, Promotional Balances, or Overdraft Advances as applicable. We figure the Periodic Finance Charges by applying the applicable Daily Periodic Rate shown on the front of this statement to each feature's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle adjusted as described below.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accrued by the issuer). Fees are added within the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply the daily balance by the Daily Periodic Rate to get your Periodic Finance Charges for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, the daily balance for previous billing cycle Purchases is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was assessed against our Purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance for each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charge for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate in accordance with your Cardmember Agreement.

**Transaction Finance Charges:** If stated in your Cardmember Agreement, we will charge you a Transaction Finance Charge if you use your card or account to transfer a balance or if you use a Convenience Check. The amount of the Transaction Finance Charge is stated in your Cardmember Agreement, as amended. If applicable, you will not be assessed a Transaction Finance Charge for Overdraft Advances.

**Grace Period (at least 25 days):** We add Periodic Finance Charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the issuer). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet of P.O. Box 152000 Wilmington, DE 19850-0200 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your right.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question.

**Special Policy for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

1A020504

Take advantage of this 3.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 3.99% fixed APR that lasts for the life of the transferred balance.

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 3.99% fixed APR for the life of the balance. See the enclosed insert for more details.

MKT10009

*This check is void for all purposes after 03/18/2005*

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

2221

DATE \_\_\_\_\_ 999  
56-1551-441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void**

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

Payable through:  
First USA Management Services, Inc., Delaware, OH 43016

*This check does not earn rewards*

MEMO \_\_\_\_\_ 209

SIGNATURE \_\_\_\_\_

⑆044115511⑆ 37029831608634⑈ 2221

*This check is void for all purposes after 03/18/2005*

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

2222

DATE \_\_\_\_\_ 999  
56-1551-441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void**

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

Payable through:  
First USA Management Services, Inc., Delaware, OH 43016

*This check does not earn rewards*

MEMO \_\_\_\_\_ 209

SIGNATURE \_\_\_\_\_

⑆044115511⑆ 37029831608634⑈ 2222

*This check is void for all purposes after 03/18/2005*

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

2223

DATE \_\_\_\_\_ 999  
56-1551-441

PAY TO THE ORDER OF \$ \_\_\_\_\_

**Void Void Void Void**

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

Payable through:  
First USA Management Services, Inc., Delaware, OH 43016

*This check does not earn rewards*

MEMO \_\_\_\_\_ 209

SIGNATURE \_\_\_\_\_

⑆044115511⑆ 37029831608634⑈ 2223

ENDORSE HERE

X

IN NEGOTIABLE STAMPS FOR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE

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FEDERAL RESERVE NOTE FOR FEDERAL RESERVE BANK OF

**BANK ONE.**

| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$21,432.81 | \$428.00            | 11/13/04         |                         |

441712298316086300042800021432812

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

00000800

⑈5000 160 26⑈22 1 2983 160863⑈

CUSTOMER SERVICE  
1-800-231-2568 (INSIDE US)  
1-802-394-8200 (OUTSIDE US) call collect  
1-888-446-3308 (es Espanol)  
1-800-955-8060 (TDD)  
www.cardmemberservices.com

ACCOUNT INQUIRY  
P.O. BOX 8650  
WILMINGTON, DE 19809-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$24,450          | \$4,890                  | \$3,017          | \$3,017                             | 11/13/04         | 10/19/04     |

| TRANS DATE | PORT DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|------------|-----------|-------------------|------------------------------------------|--------|
| 1014       | 1014      | 7441712MG014HWSYH | PAYMENT - THANK YOU                      | 431.00 |
| 1019       | 1019      |                   | *FINANCE CHARGE*                         | 287.68 |

**Cardmember News**

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. BOTH BRANDS MEAN CHASE MANHATTAN BANK U.S.A., N.A., WHICH OWNS YOUR ACCOUNT AND ISSUES YOUR CARD. WE LOOK FORWARD TO SERVING YOU AND THANK YOU FOR YOUR BUSINESS!

FOR CARDMEMBERS WHO HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 3.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICE TODAY.

| PREVIOUS BALANCE | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES | + FINANCE CHARGES | - PAYMENTS AND CREDITS | NEW BALANCE |
|------------------|-----------------------------------|-----------------|-------------------|------------------------|-------------|
| \$21,576.13      | \$0.00                            | \$0.00          | \$287.68          | \$431.00               | \$21,432.81 |

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation)

PERIODIC RATES AND APR(S) MAY VARY

| FINANCE CHARGE SUMMARY           | AVERAGE DAILY BALANCE | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE | FINANCE CHARGE DUE TO PERIODIC RATE | TRANSACTION FEES | FINANCE CHARGES |
|----------------------------------|-----------------------|---------------------|--------------------------------------|-----------------------|-------------------------------------|------------------|-----------------|
| Purchases                        | \$21,625.98           | 0.0587%             | 16.74%                               | 29                    | \$287.68                            | -                | \$287.68        |
| Cash Advances                    | -                     | 0.0583%             | 20.74%                               | 29                    | -                                   | -                | \$0.00          |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                       |                     |                                      | 16.74%                | TOTAL FINANCE CHARGE                |                  | \$287.68        |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge per billing transaction (not such as cash advances and balance transfer fees) expressed as a percentage.  
† Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information factoring notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                       |                            |                     |
|-------------------------|---------------------------------------|---------------------------------------|-----------------------|----------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 1% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUS / ADJUSTMENTS | - REWARDS USED THIS PERIOD | = REMAINING BALANCE |
| \$0.00                  | \$0.00                                | \$0.00                                | \$0.00                | \$0.00                     | \$0.00              |

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Page 1 of 1

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ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2383

Check expires 120 days after 10/19/04

8020

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55-1551/441

Date

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Memo

Signature

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**BANK ONE**

| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OR PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$21,576.13 | \$431.00            | 10/15/04         |                         |

New Address or E-mail? Print on back. Please make your check payable to Bank One.

441712298316086300043100021576133

CARDMEMBER SERVICE  
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WILMINGTON DE 19886-5153

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DU BOIS PA 15801-2383

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1-888-446-3308 (es Español)  
1-800-955-8060 (TDD)  
www.cardmemberservices.com

ACCOUNT INQUIRY  
P.O. BOX 8650  
WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$24,450          | \$4,890                  | \$2,873                                  | \$2,873                             | 10/15/04         | 09/20/04     |
| TRANS DATE          | POST DATE         | REFERENCE NUMBER         | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                     |                  | AMOUNT       |
| 0909                | 0909              | 7441712LD015G6RD7        | PAYMENT - THANK YOU                      |                                     |                  | 433.00       |
| 0920                | 0920              |                          | *FINANCE CHARGE*                         |                                     |                  | 323.32       |

**Cardmember News**

FOR CARDMEMBERS WHO HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 3.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICE TODAY.

| PREVIOUS BALANCE | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES | + FINANCE CHARGES | - PAYMENTS AND CREDITS | NEW BALANCE |
|------------------|-----------------------------------|-----------------|-------------------|------------------------|-------------|
| \$21,685.81      | \$0.00                            | \$0.00          | \$323.32          | \$433.00               | \$21,576.13 |

| GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation) |                       |                     |                                      |                       |                                  |
|-------------------------------------------------------------------------------------|-----------------------|---------------------|--------------------------------------|-----------------------|----------------------------------|
| PERIODS (RATES) AND APR(S) MAY VARY                                                 |                       |                     |                                      |                       |                                  |
| FINANCE CHARGE SUMMARY                                                              | AVERAGE DAILY BALANCE | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE | FINANCE CHARGE, TRANSACTION FEES |
| Purchases                                                                           | \$21,685.45           | 0.0518%             | 16.49%                               | 33                    | \$323.32                         |
| Cash Advances                                                                       |                       | 0.05614%            | 20.49%                               | 33                    | \$0.00                           |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                       |                     |                                      | 16.49%                | TOTAL FINANCE CHARGE             |
|                                                                                     |                       |                     |                                      |                       | \$323.32                         |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
† Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information (including notice about annual renewal).

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                            |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|----------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 5% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS USED THIS PERIOD | + REMAINING BALANCE |
| \$0.00                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                     | \$0.00              |

ORVIS AND OUR CUSTOMERS RAISED MORE THAN \$28,000 TO HELP RESTORE CRITICAL MIGRATORY BIRD HABITAT IN 2003! THE NATURE CONSERVANCY IS USING THESE FUNDS TO RESTORE KAY'S CREEK, AN IMPORTANT SOURCE OF FRESH WATER FOR THE CONSERVANCY'S GREAT SALT LAKE SHORELANDS PRESERVE IN UTAH.

5630 0000 A6D 205 7 13 040920 Page 1 of 1 3366 2000 ZE40 01025630 00000000

ELAINE FUGATE  
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Check expires 120 days after 09/20/04

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Signature

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**BANK ONE.**

| ACCOUNT NUMBER                                                                                       | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|------------------------------------------------------------------------------------------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863                                                                                  | \$0.00          | \$21,685.81 | \$413.00            | 09/12/04         |                         |
| New Address or E-mail: <input type="text"/> Print on back Please make your check payable to Bank One |                 |             |                     |                  |                         |

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|||

ELAINE FUGATE  
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DU BOIS PA 15801-2383

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1-302-594-8200 (OUTSIDE U.S.) call collect  
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WILMINGTON DE 19886-5153

|                     |                   |                          |                                          |                                     |                  |              |
|---------------------|-------------------|--------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
| 4417 1229 8316 0863 | \$24,450          | \$4,890                  | \$2,764                                  | \$2,764                             | 09/12/04         | 08/18/04     |
| TRANS DATE          | POST DATE         | REFERENCE NUMBER         | MERCHANT NAME ON TRANSACTION DESCRIPTION |                                     |                  | AMOUNT       |
| 0813                | 0813              | 7441732XJ014788WV        | PAYMENT - THANK YOU                      |                                     |                  | 436.00       |
| 0818                | 0818              |                          | *FINANCE CHARGE*                         |                                     |                  | 286.72       |

## Cardmember News

FOR CARDMEMBERS WHO HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 3.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICE TODAY.

|                  |                                      |                    |                   |                           |             |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
| \$21,835.09      | \$0.00                               | \$0.00             | \$286.72          | \$436.00                  | \$21,685.81 |

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation)

| PERIODIC RATE(S) AND APR(S) MAY VARY |                                           |                           |                                            |                             |                                           |                     |                    |
|--------------------------------------|-------------------------------------------|---------------------------|--------------------------------------------|-----------------------------|-------------------------------------------|---------------------|--------------------|
| FINANCE<br>CHARGE<br>SUMMARY         | AVERAGE DAILY BALANCE<br>CURRENT<br>CYCLE | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE | FINANCE CHARGE<br>DUE TO<br>PERIODIC RATE | TRANSACTION<br>FEES | FINANCE<br>CHARGES |
| Purchases                            | \$21,835.45                               | 0.4518%                   | 16.49%                                     | 29                          | \$286.72                                  | -                   | \$286.72           |
| Cash Advances                        |                                           | 0.5614%                   | 20.49%                                     | 20                          |                                           | -                   | \$0.00             |
| EFFECTIVE ANNUAL PERCENTAGE RATE     |                                           |                           |                                            | 16.49%                      | TOTAL FINANCE CHARGE                      |                     | \$286.72           |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
1 Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

### ORVIS REWARD SUMMARY

| CITY'S REWARD SUMMARY   |                                      |                                       |                         |                              |                     |
|-------------------------|--------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 1% CMTS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | - REMAINING BALANCE |
| \$0.08                  | \$0.00                               | \$0.00                                | \$0.00                  | \$0.00                       | \$0.08              |

WITH HELP FROM ORVIS, OREGON'S DESCHUTES BASIN LAND TRUST WAS ABLE TO ACQUIRE 1,240 ACRES OF CRITICALLY IMPORTANT FOREST LAND IN THE METOLUS BASIN. THE ORVIS MATCHING GRANT CAMPAIGN BROUGHT IN MORE THAN \$100,000 FROM ORVIS CUSTOMERS. VISIT [WWW.ORVIS.COM/CONSERVATION](http://WWW.ORVIS.COM/CONSERVATION) FOR MORE INFO.

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Page 1 of 1

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ELAINE FUGATE  
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Check expires 120 days after 08/18/04

9496

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66-1557441

Date \_\_\_\_\_

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***-Dollars***

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First USA Management Services, Inc., Columbus OH 43015

Memo \_\_\_\_\_ 209

Signature \_\_\_\_\_

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**BANK ONE**

| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$21,956.16 | \$439.00            | 07/12/04         |                         |

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441712298316086300043900021956163

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WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$24,450          | \$4,890                  | \$2,493          | \$2,493                             | 07/12/04         | 06/17/04     |

| TRANS DATE | POST DATE | REFERENCE NUMBER | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|------------|-----------|------------------|------------------------------------------|--------|
| 0606       | 0606      | 7441712HED14JGZA | PAYMENT - THANK YOU                      | 442.00 |
| 0617       | 0617      |                  | *FINANCE CHARGE*                         | 280.40 |

**Cardmember News**

FOR CARDMEMBERS WHO HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 4.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICE TODAY.

| PREVIOUS BALANCE | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES | + FINANCE CHARGES | - PAYMENTS AND CREDITS | NEW BALANCE |
|------------------|-----------------------------------|-----------------|-------------------|------------------------|-------------|
| \$22,117.76      | \$0.00                            | \$0.00          | \$280.40          | \$442.00               | \$21,956.16 |

URACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

| FINANCE CHARGE SUMMARY                  | AVERAGE DAILY BALANCE CURRENT CYCLE | DAILY PERCENTAGE RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE | FINANCE CHARGE DUE TO PERIODIC RATE | TRANSACTION FEES | FINANCE CHARGES |
|-----------------------------------------|-------------------------------------|-----------------------|--------------------------------------|-----------------------|-------------------------------------|------------------|-----------------|
| Purchases                               | \$22,070.61                         | 0.04381%              | 15.99%                               | 29                    | \$280.40                            | -                | \$280.40        |
| Cash Advances                           |                                     | 0.04777%              | 19.99%                               | 29                    |                                     | -                | \$0.00          |
| <b>EFFECTIVE ANNUAL PERCENTAGE RATE</b> |                                     |                       |                                      | 15.99%                | <b>TOTAL FINANCE CHARGE</b>         |                  | \$280.40        |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
\* Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notices about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 4% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | + REMAINING BALANCE |
| \$0.00                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.00              |

ORVIS, CALTROUT AND TROUT UNLIMITED ARE WORKING TO PROTECT CALIFORNIA'S GOLDEN TROUT POPULATION AND THEIR AT-RISK HABITAT. 2004 RESTORATION PROJECTS INCLUDE PLANTING WILLOW TREES TO HELP MINIMIZE STREAMBANK EROSION AND CONDUCTING POPULATION SURVEYS. VISIT ORVIS.COM/CONSERVATION FOR INFO.

5630 0000 A60 205 7 13 048617 Page 1 of 1 3366 2080 ZE49 01655630 00000800

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7118

999  
50-1551-441

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**BANK ONE**

| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$22,117.76 | \$442.00            | 06/13/04         |                         |

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|                                                                                      |  |                                       |  |                                                                                     |                                      |                                     |                                     |                            |
|--------------------------------------------------------------------------------------|--|---------------------------------------|--|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------|-------------------------------------|----------------------------|
| ACCOUNT NUMBER                                                                       |  | TOTAL CREDIT LINE                     |  | CASH ADVANCE CREDIT LINE*                                                           | AVAILABLE CREDIT                     | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE                    | CLOSING DATE               |
| 4417 1229 8316 0863                                                                  |  | \$24,450.1                            |  | \$4,690                                                                             | \$2,332                              | \$2,332                             | 06/13/04                            | 05/19/04                   |
| TRANS : POST<br>DATE DATE<br>0513 0513<br>0519 0519                                  |  | REFERENCE NUMBER<br>7441712GN0146N0B0 |  | MERCHANT NAME OR TRANSACTION DESCRIPTION<br>PAYMENT - THANK YOU<br>*FINANCE CHARGE* |                                      |                                     |                                     | AMOUNT<br>445.00<br>293.19 |
| PREVIOUS BALANCE                                                                     |  | * PURCHASES, FEES AND ADJUSTMENTS     |  | * CASH ADVANCES                                                                     | * FINANCE CHARGES                    |                                     | * PAYMENTS AND CREDITS              | NEW BALANCE                |
| \$22,269.57                                                                          |  | \$0.00                                |  | \$0.00                                                                              | \$293.19                             |                                     | \$445.00                            | \$12,117.76                |
| GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.) |  |                                       |  |                                                                                     |                                      |                                     |                                     |                            |
| PERIODIC RATES (AND APRS) MAY VARY                                                   |  |                                       |  |                                                                                     |                                      |                                     |                                     |                            |
| FINANCE CHARGE SUMMARY                                                               |  | AVERAGE DAILY BALANCE CURRENT CYCLE   |  | DAILY PERIODIC RATE PREVIOUS CYCLE                                                  | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE               | FINANCE CHARGE DUE TO PERIODIC RATE | TRANSACTION FEES           |
| Purchases                                                                            |  | \$22,307.64                           |  | \$0.00                                                                              | 0.04381%<br>15.99%                   | 30                                  | \$293.19                            |                            |
| Cash Advances                                                                        |  |                                       |  |                                                                                     | 0.05477%<br>19.99%                   | 30                                  |                                     | \$293.19<br>\$0.00         |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                     |  |                                       |  |                                                                                     | 15.99%                               |                                     | TOTAL FINANCE CHARGE                |                            |
|                                                                                      |  |                                       |  |                                                                                     |                                      |                                     | \$193.19                            |                            |

The Corporation is not responsible for late payment charges if the cardholder is not notified of the late payment charge by the cardholder's billing cycle.

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
\* Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | * 1% ORVIS REWARDS EARNED THIS PERIOD | * 1% OTHER REWARDS EARNED THIS PERIOD | * BONUSES / ADJUSTMENTS | * REWARDS ISSUED THIS PERIOD | * REMAINING BALANCE |
| \$0.08                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.08              |

ORVIS DONATES 5% OF ANNUAL PROFITS TO ORGANIZATIONS THAT PROTECT WILDLIFE HABITAT. OVER THE LAST FIVE YEARS WE'VE DONATED NEARLY \$5 MILLION TO THESE ORGANIZATIONS, INCLUDING TROUT UNLIMITED AND THE NATURE CONSERVANCY. OUR 2004 PROJECTS INCLUDE PROTECTING CALIFORNIA'S GOLDEN TROUT.

5650 0003 A6D 205 7 13 040519 Page 1 of 1 3344 2080 2E49 01C55630 00000000

**ORVIS**  
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Since 1856

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**BANK ONE**

ACCOUNT NUMBER: 4417 1229 8316 0863  
 PART DUE: \$0.00  
 NEW BALANCE: \$22,269.57  
 MINIMUM PAYMENT DUE: \$445.00  
 PAYMENT DUE DATE: 05/14/04  
 WRITE AMOUNT OF PAYMENT

441712298316086300044500022269571

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 WILMINGTON DE 19886-5153

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 WILMINGTON, DE 19899-8650

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 P.O. BOX 15153  
 WILMINGTON DE 19886-5153

| ACCOUNT NUMBER                                                                      | TOTAL CREDIT LINE   | CASH ADVANCE CREDIT LINE             | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE       | CLOSING DATE    |
|-------------------------------------------------------------------------------------|---------------------|--------------------------------------|------------------------------------------|-------------------------------------|------------------------|-----------------|
| 4417 1229 8316 0863                                                                 | \$24,450            | \$4,690                              | \$2,180                                  | \$2,180                             | 05/14/04               | 04/19/04        |
| TRANS DATE                                                                          | POST DATE           | REFERENCE NUMBER                     | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                     |                        | AMOUNT          |
| 0405                                                                                | 0405                | 7441712FG0141593V                    | PAYMENT - THANK YOU                      |                                     |                        | 449.00          |
| 0419                                                                                | 0419                |                                      | FINANCE CHARGE*                          |                                     |                        | 254.85          |
| PREVIOUS BALANCE                                                                    |                     | + PURCHASES, FEES AND ADJUSTMENTS    | + CASH ADVANCES                          | + FINANCE CHARGES                   | + PAYMENTS AND CREDITS | NEW BALANCE     |
| \$22,463.72                                                                         |                     | \$0.00                               | \$0.00                                   | \$254.85                            | \$449.00               | \$22,169.57     |
| GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation) |                     |                                      |                                          |                                     |                        |                 |
| FINANCE CHARGE SUMMARY                                                              |                     |                                      | PERIODIC RATE(S) AND APR(S) MAY VARY     |                                     |                        |                 |
| AVERAGE DAILY BALANCE                                                               | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE                    | FINANCE CHARGE DUE TO PERIODIC RATE | TRANSACTION FEES       | FINANCE CHARGES |
| Purchases                                                                           | \$22,377.07         | 0.03559%                             | 12.99%                                   | 32                                  | \$254.85               | \$254.85        |
| Cash Advances                                                                       | \$0.00              | 0.05477%                             | 19.99%                                   | 32                                  | -                      | \$0.00          |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                     |                                      | 12.99%                                   | TOTAL FINANCE CHARGE                |                        |                 |
|                                                                                     |                     |                                      |                                          | \$254.85                            |                        |                 |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
 \* Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                    |                         |                              |                     |
|-------------------------|---------------------------------------|------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 1% ORVIS REWARDS EARNED THIS PERIOD | + OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | = REMAINING BALANCE |
| \$0.08                  | \$0.00                                | \$0.00                             | \$0.00                  | \$0.00                       | \$0.08              |

HARBOR SEALS, SNOWY EGRETS, AND HUNDREDS OF OTHER SPECIES CALL SAN FRANCISCO BAY HOME. ORVIS IS HELPING THE AUDUBON SOCIETY TO RESTORE MORE THAN 600 ACRES OF MARIN COUNTY WETLANDS IN 2004. PLEASE CONSIDER MAKING A DONATION TO THIS CAMPAIGN; VISIT OUR WEBSITE FOR DETAILS AT ORVIS.COM.

PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES FROM 3/1/04 THROUGH 4/30/04. VISIT WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP OR CALL 1-800-2PAY-TAX FOR DETAILS.

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Page 1 of 1

3306 2000 2E49 01C55630 00000000

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 SPORTING TRADITIONS  
 Since 1856

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| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$22,463.72 | \$449.00            | 04/12/04         |                         |

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PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-15153

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees—expressed as a percentage.  
† Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 1% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | - REMAINING BALANCE |
| \$0.08                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.08              |

**SAN FRANCISCO BAY SUSTAINS OVER 500 SPECIES OF WILDLIFE, INCLUDING A MILLION MIGRATORY SHOREBIRDS. IN 2004, ORVIS WILL HELP RESTORE 600 ACRES OF WETLANDS IN MARIN COUNTY AS PART OF AUDUBON'S SAN FRANCISCO BAY RESTORATION PROGRAM. LEARN ABOUT OUR MATCHING DONATION CAMPAIGN AT ORVIS.COM.**

**PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO  
PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES  
FROM 3/1/04 THROUGH 4/30/04. VISIT  
WWW.OFFICIALPAYMENTS.COM/BANKONEJSP OR CALL  
1-800-2PAY-TAX FOR DETAILS**

5630 0000 ADD 205 7 13 040318 Page 1 of 1 3366 2010 ZC49 01655630 00000000



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**BANK ONE**

ACCOUNT NUMBER: 4417 1229 8316 0863  
 NEW BALANCE: \$22,729.03  
 MINIMUM PAYMENT DUE: \$459.00  
 PAYMENT DUE DATE: 03/14/04  
 WRITE AMOUNT OR PAYMENT

4417122983160863000045400022729030

CARDMEMBER SERVICE  
 P.O. BOX 15153  
 WILMINGTON DE 19886-5153

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⑆5000 160 28⑆ 22 1 2983 16086 34⑈

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 1-888-446-3308 (en Español)  
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 WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
 P.O. BOX 15153  
 WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$24,450          | \$4,890                  | \$1,720                                  | \$1,720                             | 03/14/04         | 02/18/04     |
| TRANS DATE          | POST DATE         | REFERENCE NUMBER         | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT                              |                  |              |
| 0211                | 0211              | 7441712DS034345LE        | PAYMENT - THANK YOU                      | 459.00                              |                  |              |
| 0218                | 0218              |                          | *FINANCE CHARGE*                         | 236.76                              |                  |              |

**Cardmember News**

EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE REDUCED TO \$500,000.

| PREVIOUS BALANCE                                                                    | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES      | + FINANCE CHARGES                    | - PAYMENTS AND CREDITS | NEW BALANCE    |
|-------------------------------------------------------------------------------------|-----------------------------------|----------------------|--------------------------------------|------------------------|----------------|
| \$22,951.27                                                                         | \$0.00                            | \$0.00               | \$236.76                             | \$459.00               | \$22,729.03    |
| GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation) |                                   |                      |                                      |                        |                |
| FINANCE CHARGE SUMMARY                                                              | AVERAGE DAILY BALANCE             | DAILY PERIODIC RATE  | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE  | FINANCE CHARGE |
| Purchases                                                                           | \$22,939.20                       | 12.99%               | 12.99%                               | 29                     | \$236.76       |
| Cash Advances                                                                       | \$0.00                            | 19.99%               | 19.99%                               | 29                     | \$0.00         |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    | 12.99%                            | TOTAL FINANCE CHARGE |                                      | \$236.76               |                |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advances and balance transfer fees expressed as a percentage.  
 1 Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 5% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | = REMAINING BALANCE |
| \$0.00                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.00              |

IN 2004, ORVIS IS WORKING TO RESTORE CALIFORNIA'S GOLDEN TROUT POPULATION AND THEIR AT-RISK HABITAT IN THE SOUTHERN SIERRA MOUNTAIN REGION. TO LEARN MORE ABOUT OUR \$90,000 MATCHING DONATION CAMPAIGN, PLEASE VISIT OUR WEBSITE: [WWW.ORVIS.COM/CONSERVATION](http://WWW.ORVIS.COM/CONSERVATION).

5630 0000 A6B 205 7 13 040218 Page 1 of 1 3366 2080 ZE49 01C55630 08800000

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**BANK ONE**

ACCOUNT NUMBER 4417 1229 8316 0863  
 NEW ADDRESS OR E-MAIL? Print on back. Please make your check payable to Bank One.  
 NEW BALANCE \$21,951.27  
 MINIMUM PAYMENT DUE \$452.00  
 PAYMENT DUE DATE 02/14/04  
 WRITE AMOUNT OF PAYMENT

441712298316086300045900022951278

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 1-800-955-8060 (TDD)  
 www.cardmemberservices.com

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15000 16028122129831608634

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 1-800-251-2568 (INSIDE US) P.O. BOX 8650 WILMINGTON, DE 19899-8650  
 1-302-594-8200 (OUTSIDE US) call collect P.O. BOX 15153 WILMINGTON DE 19886-5153  
 1-888-446-3308 (en Espanol)  
 1-800-955-8060 (TDD)  
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| ACCOUNT NUMBER                                                                      | TOTAL CREDIT LINE     | CASH ADVANCE CREDIT LINE          | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE                    | CLOSING DATE     |
|-------------------------------------------------------------------------------------|-----------------------|-----------------------------------|------------------------------------------|-------------------------------------|-------------------------------------|------------------|
| 4417 1229 8316 0863                                                                 | \$24,450              | \$4,890                           | \$1,498                                  | \$1,498                             | 02/14/04                            | 01/20/04         |
| TRANS DATE                                                                          | POST DATE             | REFERENCE NUMBER                  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT                              |                                     |                  |
| 0112                                                                                | 0112                  | 7441712QW016HMW4G                 | PAYMENT - THANK YOU                      | 500.00                              |                                     |                  |
| 0120                                                                                | 0120                  |                                   | *FINANCE CHARGE*                         | 272.18                              |                                     |                  |
| PREVIOUS BALANCE                                                                    |                       | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES                          | + FINANCE CHARGES                   | - PAYMENTS AND CREDITS              | NEW BALANCE      |
| \$23,179.09                                                                         |                       | \$0.00                            | \$0.00                                   | \$272.18                            | \$500.00                            | \$21,951.27      |
| GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation) |                       |                                   |                                          |                                     |                                     |                  |
| FINANCE CHARGE SUMMARY                                                              | AVERAGE DAILY BALANCE | DAILY PERCENTAGE RATE             | CORRESPONDING ANNUAL PERCENTAGE RATE     | DAYS IN BILLING CYCLE               | FINANCE CHARGE DUE TO PERIODIC RATE | TRANSACTION FEES |
| Purchases                                                                           | \$23,175.00           | 0.03559%                          | 12.99%                                   | 33                                  | \$272.18                            |                  |
| Cash Advances                                                                       |                       | 0.05477%                          | 19.99%                                   | 33                                  |                                     |                  |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                       |                                   |                                          | 12.99%                              | TOTAL FINANCE CHARGE                | \$272.18         |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
 1 Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 5% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | - REMAINING BALANCE |
| \$0.08                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.08              |

ORVIS IS WORKING TO RAISE \$50,000 FOR THE CASTING FOR RECOVERY PROGRAM. THESE FUNDS WILL PROVIDE HEALING WEEKEND FLY FISHING RETREATS FOR 450 BREAST CANCER SURVIVORS IN 2004. TO LEARN MORE ABOUT OUR MATCHING DONATION CAMPAIGN, PLEASE VISIT OUR WEBSITE: [WWW.ORVIS.COM/CONSERVATION](http://WWW.ORVIS.COM/CONSERVATION).

EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE REDUCED TO \$500,000.

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Page 1 of 1

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**BANK ONE**

| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$23,179.09 | \$463.00            | 01/12/04         |                         |

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441712298316086300046300023179095

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PAYMENT ADDRESS: P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$24,450          | \$4,890                  | \$1,270          | \$1,270                             | 01/12/04         | 12/18/03     |

| TRANS DATE | POST DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|------------|-----------|-------------------|------------------------------------------|--------|
| 1215       | 1215      | 7441712AX013VW7FG | PAYMENT - THANK YOU                      | 500.00 |
| 1218       | 1218      |                   | *FINANCE CHARGE*                         | 242.39 |

| PREVIOUS BALANCE | *PURCHASES, FEES AND ADJUSTMENTS | *CASH ADVANCES | *FINANCE CHARGES | *PAYMENTS AND CREDITS | NEW BALANCE |
|------------------|----------------------------------|----------------|------------------|-----------------------|-------------|
| \$23,436.70      | \$0.00                           | \$0.00         | \$242.39         | \$500.00              | \$23,179.09 |

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation)

| FINANCE CHARGE SUMMARY | AVERAGE DAILY BALANCE PREVIOUS CYCLE | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE | FINANCE CHARGE DUE TO PERIODIC RATE | TRANSACTION FEES | FINANCE CHARGES |
|------------------------|--------------------------------------|---------------------|--------------------------------------|-----------------------|-------------------------------------|------------------|-----------------|
| Purchases              | \$23,484.83                          | 0.03559%            | 12.99%                               | 29                    | \$242.39                            |                  | \$242.39        |
| Cash Advances          |                                      | 0.05477%            | 19.99%                               | 29                    |                                     |                  | \$0.00          |

|                                  |        |                      |          |
|----------------------------------|--------|----------------------|----------|
| EFFECTIVE ANNUAL PERCENTAGE RATE | 12.99% | TOTAL FINANCE CHARGE | \$242.39 |
|----------------------------------|--------|----------------------|----------|

129 Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge per billing transaction (fee such as cash advance and balance transfer fees) expressed as a percentage.  
\* Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                      |                                      |                        |                             |                    |
|-------------------------|--------------------------------------|--------------------------------------|------------------------|-----------------------------|--------------------|
| PREVIOUS REWARD BALANCE | *1% ORVIS REWARDS EARNED THIS PERIOD | *1% OTHER REWARDS EARNED THIS PERIOD | *BONUSES / ADJUSTMENTS | *REWARDS ISSUED THIS PERIOD | *REWARDING BALANCE |
| \$0.00                  | \$0.00                               | \$0.00                               | \$0.00                 | \$0.00                      | \$0.00             |

IN 2002, ORVIS JOINED FORCES WITH THE NATURE CONSERVANCY TO HELP SAVE LONG-BILLED CURLEW HABITAT. TO DATE, 296,000 ACRES IN MONTANA AND 45,000 ACRES OF THE BIRDS' WINTERING GROUNDS IN MEXICO'S EL TOKIO VALLEY HAVE BEEN PRESERVED. VISIT OUR WEBSITE FOR MORE INFORMATION: [WWW.ORVIS.COM/CONSERVATION](http://WWW.ORVIS.COM/CONSERVATION).

EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE REDUCED TO \$500,000.

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Page 1 of 1

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| ACCOUNT NUMBER                                                                        | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------------------------------------------------------------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0865                                                                   | \$0.00          | \$23,436.70 | \$468.00            | 12/14/03         |                         |
| New Address or Email: <u>Trans on back</u> Please make your check payable to Bank One |                 |             |                     |                  |                         |
| 441712298316086300046800023436700                                                     |                 |             |                     |                  |                         |

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|                                                                                            |  |                                      |  |                                   |  |                     |  |                                      |  |                  |  |                                          |  |                                     |  |                        |  |                  |  |                 |  |          |  |
|--------------------------------------------------------------------------------------------|--|--------------------------------------|--|-----------------------------------|--|---------------------|--|--------------------------------------|--|------------------|--|------------------------------------------|--|-------------------------------------|--|------------------------|--|------------------|--|-----------------|--|----------|--|
| ACCOUNT NUMBER                                                                             |  | TOTAL CREDIT LINE                    |  | CASH ADVANCE CREDIT LINE          |  | AVAILABLE CREDIT    |  | AVAILABLE PORTION FOR CASH ADVANCES  |  | PAYMENT DUE DATE |  | CLOSING DATE                             |  |                                     |  |                        |  |                  |  |                 |  |          |  |
| 4417 1229 8316 0863                                                                        |  | \$24,450                             |  | \$4,890                           |  | \$1,013             |  | \$1,013                              |  | 12/14/03         |  | 11/19/03                                 |  |                                     |  |                        |  |                  |  |                 |  |          |  |
| TRANS DATE                                                                                 |  | POST DATE                            |  | REFERENCE NUMBER                  |  |                     |  |                                      |  |                  |  | MERCHANT NAME OR TRANSACTION DESCRIPTION |  |                                     |  | AMOUNT                 |  |                  |  |                 |  |          |  |
| 1117                                                                                       |  | 1117                                 |  | 7441712A1016GASM9                 |  |                     |  |                                      |  |                  |  | PAYMENT - THANK YOU                      |  |                                     |  | 500.00                 |  |                  |  |                 |  |          |  |
| 1119                                                                                       |  | 1119                                 |  |                                   |  |                     |  |                                      |  |                  |  | LATE FEE                                 |  |                                     |  | 35.00                  |  |                  |  |                 |  |          |  |
| 1119                                                                                       |  | 1119                                 |  |                                   |  |                     |  |                                      |  |                  |  | *FINANCE CHARGE*                         |  |                                     |  | 253.27                 |  |                  |  |                 |  |          |  |
| PREVIOUS BALANCE                                                                           |  |                                      |  | * PURCHASES, FEES AND ADJUSTMENTS |  |                     |  | * CASH ADVANCES                      |  |                  |  | * FINANCE CHARGES                        |  |                                     |  | * PAYMENTS AND CREDITS |  |                  |  | NEW BALANCE     |  |          |  |
| \$23,648.43                                                                                |  |                                      |  | \$35.00                           |  |                     |  | \$0.00                               |  |                  |  | \$253.27                                 |  |                                     |  | \$500.00               |  |                  |  | \$23,436.70     |  |          |  |
| GRACE PERIOD TYPE A <i>(Place one check of statement for the Grace Period explanation)</i> |  |                                      |  |                                   |  |                     |  |                                      |  |                  |  |                                          |  |                                     |  |                        |  |                  |  |                 |  |          |  |
| PERIODIC RATES (AND APRS) MAY VARY                                                         |  |                                      |  |                                   |  |                     |  |                                      |  |                  |  |                                          |  |                                     |  |                        |  |                  |  |                 |  |          |  |
| FINANCE CHARGE SUMMARY                                                                     |  | AVERAGE DAILY BALANCE PREVIOUS CYCLE |  |                                   |  | DAILY PERIODIC RATE |  | CORRESPONDING ANNUAL PERCENTAGE RATE |  |                  |  | DAYS IN BILLING CYCLE                    |  | FINANCE CHARGE DUE TO PERIODIC RATE |  |                        |  | TRANSACTION FEES |  | FINANCE CHARGES |  |          |  |
| Purchases Cash Advances                                                                    |  | \$23,720.85                          |  |                                   |  | \$0.00              |  | 03559%<br>05477%                     |  |                  |  | 12.99%<br>19.99%                         |  |                                     |  | 30<br>30               |  | \$253.27         |  |                 |  | \$253.27 |  |
|                                                                                            |  |                                      |  |                                   |  |                     |  |                                      |  |                  |  |                                          |  |                                     |  |                        |  |                  |  |                 |  |          |  |
|                                                                                            |  |                                      |  |                                   |  |                     |  |                                      |  |                  |  |                                          |  |                                     |  |                        |  |                  |  |                 |  |          |  |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                           |  |                                      |  |                                   |  |                     |  |                                      |  | 12.99%           |  |                                          |  | TOTAL FINANCE CHARGE                |  |                        |  | \$253.27         |  |                 |  |          |  |

The Credit Payments ARE in the amount of

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges-including transaction fees such as cash advance and balance transfer fees-expressed as a percentage.  
† Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 1% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | - REMAINING BALANCE |
| \$0.00                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.00              |

IN 2003, ORVIS AND OUR CUSTOMERS RAISED MORE THAN \$135,000 TO HELP PROTECT 1,240 ACRES ALONG OREGON'S LAKE CRIST, CRITICAL HABITAT FOR MIGRATING CHINOOK AND SCKEYE SALMON. HOWEVER, HELP IS STILL URGENTLY NEEDED. PLEASE VISIT OUR WEBSITE FOR MORE INFORMATION: [WWW.ORVIS.COM/CONSERVATION](http://WWW.ORVIS.COM/CONSERVATION).

ALLOW US TO RE-INTRODUCE OURSELVES - FIRST USA IS NOW BANK ONE. FOR YEARS FIRST USA HAS BEEN PART OF THE BANK ONE FAMILY, SO YOU'LL CONTINUE TO GET THE SAME GREAT BENEFITS AND SERVICE, PLUS NOW WE CAN OFFER YOU INDIVIDUAL ANSWERS - FLEXIBILITY AND PRODUCTS TO FIT YOUR EVERY NEED.



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**BANK ONE**

| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | PAID AMOUNT OR PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$23,648.43 | \$472.00            | 11/14/03         |                        |

New Address or E-mail? Print on back. Please make your check payable to Bank One.

441712298316086300047200023648439

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ACCOUNT INQUIRY  
P.O. BOX 8650  
WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER                                                                      | TOTAL CREDIT LINE     | CASH ADVANCE CREDIT LINE         | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE                    | CLOSING DATE    |
|-------------------------------------------------------------------------------------|-----------------------|----------------------------------|------------------------------------------|-------------------------------------|-------------------------------------|-----------------|
| 4417 1229 8316 0863                                                                 | \$24,450              | \$4,890                          | \$801                                    | \$801                               | 11/14/03                            | 10/20/03        |
| TRANS DATE                                                                          | POST DATE             | REFERENCE NUMBER                 | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT                              |                                     |                 |
| 1012                                                                                | 1012                  | 74417128X01573Y3A                | PAYMENT - THANK YOU                      | 500.00                              |                                     |                 |
| 1020                                                                                | 1020                  |                                  | *FINANCE CHARGE*                         | 271.83                              |                                     |                 |
| PREVIOUS BALANCE                                                                    |                       | + PURCHASES FEES AND ADJUSTMENTS | + CASH ADVANCES                          | + FINANCE CHARGES                   | - PAYMENTS AND CREDITS              | NEW BALANCE     |
| \$23,876.60                                                                         |                       | \$0.00                           | \$0.00                                   | \$271.83                            | \$500.00                            | \$23,648.43     |
| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                       |                                  |                                          |                                     |                                     |                 |
| FINANCE CHARGE SUMMARY                                                              | AVERAGE DAILY BALANCE | DAILY PERIODIC RATE              | CORRESPONDING ANNUAL PERCENTAGE RATE     | DAYS IN BILLING CYCLE               | FINANCE CHARGE DUE TO PERIODIC RATE | FINANCE CHARGES |
| Purchases                                                                           | \$23,867.95           | \$ .00                           | .03559%                                  | 32                                  | \$271.83                            | \$271.83        |
| Cash Advances                                                                       | -                     | -                                | .05477%                                  | 32                                  | -                                   | \$0.00          |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                       |                                  | 12.99%                                   | TOTAL FINANCE CHARGE                |                                     | \$271.83        |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.

\* Cash Advance Credit Line is a portion of your total Credit Line.

New reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|
| PREVIOUS REWARD BALANCE | + 5% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD |
| \$0.00                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       |
|                         |                                       |                                       |                         | - REMAINING BALANCE          |
|                         |                                       |                                       |                         | \$0.00                       |

IN 2003, ORVIS AND OUR CUSTOMERS HAVE RAISED MORE THAN \$24,000 TO SAVE THE ENDANGERED WILSON'S PHALAROPE AND PROTECT AT-RISK MIGRATORY BIRD HABITAT IN UTAH AND CANADA. THESE FUNDS WILL GO DIRECTLY TOWARD PROPERTY ACQUISITION AND EDUCATION. VISIT OUR WEBSITE FOR MORE INFORMATION.

ALLOW US TO RE-INTRODUCE OURSELVES - FIRST USA IS NOW BANK ONE. FOR YEARS FIRST USA HAS BEEN PART OF THE BANK ONE FAMILY. SO YOU'LL CONTINUE TO GET THE SAME GREAT BENEFITS AND SERVICE, PLUS NOW WE CAN OFFER YOU INDIVIDUAL ANSWERS - FLEXIBILITY AND PRODUCTS TO FIT YOUR EVERY NEED.

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Page 1 of 1

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**BANK ONE.**

| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$23,876.60 | \$477.00            | 10/13/03         |                         |

New Address or E-mail? Print on back. Please make your check payable to Bank One.

441712298316086300047700023876609

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

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⑈500016028⑈22129831608631⑈

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1-302-594-8200 (OUTSIDE US) call collect  
1-888-446-3308 (as E-payee)  
1-800-955-8960 (TDD)  
www.cardmemberservices.com

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WILMINGTON, DE 19899-8650

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P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE - CREDIT LINE + | CASH ADVANCE CREDIT | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-----------------------------------|---------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$24,450.00                       | \$4,890.00          | \$573.00                                 | \$573.00                            | 10/13/03         | 09/18/03     |
| TRANS DATE          | POST DATE                         | REFERENCE NUMBER    | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT                              |                  |              |
| 0907                | 0907                              | 74417172S015566TG   | PAYMENT - THANK YOU                      | 600.00                              |                  |              |
| 0918                | 0918                              |                     | *FINANCE CHARGE*                         | 257.36                              |                  |              |

**Cardmember News**

FOR CARDMEMBERS WHO HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 5.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICE TODAY.

| PREVIOUS BALANCE | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES | + FINANCE CHARGES | - PAYMENTS AND CREDITS | NEW BALANCE |
|------------------|-----------------------------------|-----------------|-------------------|------------------------|-------------|
| \$24,210.24      | \$0.00                            | \$0.00          | \$257.36          | \$600.00               | \$23,876.60 |

GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation)

| FINANCE CHARGE SUMMARY           | AVERAGE DAILY BALANCE | DAILY PERCENTAGE RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE | FINANCE CHARGE DUE TO PERIODIC RATE | TRANSACTION FEES | FINANCE CHARGES |
|----------------------------------|-----------------------|-----------------------|--------------------------------------|-----------------------|-------------------------------------|------------------|-----------------|
| Purchases                        | \$24,104.16           | 5.99%                 | 12.99%                               | 30                    | \$257.36                            |                  | \$257.36        |
| Cash Advances                    |                       | 5.99%                 | 12.99%                               | 30                    | \$257.36                            |                  | \$257.36        |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                       |                       |                                      | 12.99%                | TOTAL FINANCE CHARGE                |                  | \$257.36        |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
\*Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                       |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-----------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 5% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUS / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | = REMAINING BALANCE |
| \$0.00                  | \$0.00                                | \$0.00                                | \$0.00                | \$0.00                       | \$0.00              |

IN 2003, ORVIS AND OUR CUSTOMERS HAVE RAISED MORE THAN \$24,000 TO SAVE THE ENDANGERED WILSON'S PHALAROPE AND PROTECT AT-RISK MIGRATORY BIRD HABITAT IN UTAH AND CANADA. THESE FUNDS WILL GO DIRECTLY TOWARD PROPERTY ACQUISITION AND EDUCATION. VISIT OUR WEBSITE FOR MORE INFORMATION.

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Check expires 120 days after 09/18/03

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999  
56-1557441Pay To The  
Order Of

Date

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Dollars

Payable through  
First USA Management Services Inc. Delaware, OH 43015

Memo 202

Signature

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FIRST USA.



|                                       |                 |                                                      |                     |                  |                         |
|---------------------------------------|-----------------|------------------------------------------------------|---------------------|------------------|-------------------------|
| ACCOUNT NUMBER                        | PAST DUE AMOUNT | NEW BALANCE                                          | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
| 4417 1229 8316 0863                   | \$86.00         | \$24,219.24                                          | \$570.00            | 09/13/03         |                         |
| New Address or E-mail: Print on back. |                 | Please make your check payable to First USA Bank, NA |                     |                  |                         |

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|||

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1-800-955-8060 (TDD)  
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WILMINGTON, DE 19899-8650

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P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      |              | TOTAL<br>CREDIT LINE | CASH ADVANCE<br>CREDIT LINE 1 | AVAILABLE<br>CREDIT                      | AVAILABLE PORTION<br>FOR CASH ADVANCES | PAYMENT<br>DUE DATE | CLOSING<br>DATE |
|---------------------|--------------|----------------------|-------------------------------|------------------------------------------|----------------------------------------|---------------------|-----------------|
| 4417 1229 8316 0863 |              | \$34,800 *           | \$6,960                       | \$10,580                                 | \$6,960                                | 09/13/03            | 08/19/03        |
| TRANS<br>DATE       | POST<br>DATE | REFERENCE NUMBER     |                               | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                        |                     | AMOUNT          |
| 0809                | 0809         | 74417126Y015QM470X   |                               | PAYMENT - THANK YOU                      |                                        |                     | 900.00          |
| 0819                | 0819         |                      |                               | LATE FEE                                 |                                        |                     | 35.00           |
| 0819                | 0819         |                      |                               | *FINANCE CHARGE*                         |                                        |                     | 280.52          |

IF YOU'VE SIMPLY OVERLOOKED YOUR PAYMENT,  
PLEASE SEND IT NOW.

|                                                                                     |                                            |                           |                                            |                             |                                           |                     |                    |
|-------------------------------------------------------------------------------------|--------------------------------------------|---------------------------|--------------------------------------------|-----------------------------|-------------------------------------------|---------------------|--------------------|
| PREVIOUS BALANCE                                                                    | + PURCHASES, FEES<br>AND ADJUSTMENTS       | + CASH<br>ADVANCES        | + FINANCE CHARGES                          | - PAYMENTS<br>AND CREDITS   | NEW BALANCE                               |                     |                    |
| \$24,803.72                                                                         | \$35.00                                    | \$0.00                    | \$180.52                                   | \$900.00                    | \$24,219.24                               |                     |                    |
| GRACE PERIOD TYPES (Place an "X" next to statement in the Grace Period explanation) |                                            |                           |                                            |                             |                                           |                     |                    |
| PERIODIC RATES) AND APRIS) MAY VARY                                                 |                                            |                           |                                            |                             |                                           |                     |                    |
| FINANCE<br>CHARGE<br>SUMMARY                                                        | AVERAGE DAILY BALANCE<br>PREVIOUS<br>CYCLE | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE | FINANCE CHARGE<br>DUE TO<br>PERIODIC RATE | TRANSACTION<br>FEES | FINANCE<br>CHARGES |
| Purchases                                                                           | \$24,631.10                                | 5.00                      | 0.1559%                                    | 32                          | \$280.52                                  |                     | \$280.52           |
| Cash Advances                                                                       |                                            |                           | 19.99%                                     | 32                          |                                           |                     | \$0.00             |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                                            |                           |                                            | 12.99%                      | TOTAL FINANCE CHARGE                      |                     | \$280.52           |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage. Cash Advance Credit Line is a portion of your total Credit Line. See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 5% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | - REMAINING BALANCE |
| \$0.06                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.06              |

ORVIS AND THE NATURE CONSERVANCY ARE WORKING TO ESTABLISH  
SAFE NESTING HABITAT FOR THE ENDANGERED ROSEATE TERN.  
SCIENTISTS ARE NOW IN THE THIRD YEAR OF A FIVE YEAR PLAN TO  
RESTORE A HEALTHY BREEDING COLONY ON THE MASSACHUSETTS  
ISLAND OF MUSKEGET. VISIT OUR WEBSITE FOR MORE INFORMATION.

5630 0000 ASD 205 7 13 030819 DP Page 1 of 1 3366 2000 ZE49 01CS5630 00000000



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ACCOUNT NUMBER: 4417 1229 8316 0863  
 PART DUE: \$490.00  
 NEW BALANCE: \$24,803.72  
 MINIMUM PAYMENT: \$9.00  
 PAYMENT DUE DATE: 08/12/03  
 WRITE AMOUNT OR PAYMENT: \$24,803.72  
 Please make your check payable to First USA Bank, N.A.

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5000 160 28 22 2983 1608634

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 WILMINGTON, DE 19899-8650

PAYMENT ADDRESS: P.O. BOX 15153  
 WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINES | CASH ADVANCE CREDIT LINE 1 | AVAILABLE CREDIT                         | AVAILABLE PORTION FROM CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|--------------------|----------------------------|------------------------------------------|--------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$34,800           | \$6,960                    | \$9,996                                  | \$6,960                              | 08/12/03         | 07/18/03     |
| TRANS DATE          | POST DATE          | REFERENCE NUMBER           | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                      | AMOUNT           |              |
| 0718                | 0718               |                            | LATE FEE                                 |                                      | 35.00            |              |
| 0718                | 0718               |                            | *FINANCE CHARGE*                         |                                      | 263.00           |              |

IF YOU'VE SIMPLY OVERLOOKED YOUR PAYMENT,  
 PLEASE SEND IT NOW.

## Cardmember News

REMINDER: TO AVOID FINANCE CHARGES ON PURCHASES, YOU MUST  
 PAY YOUR BALANCE IN FULL BY THE PAYMENT DUE DATE EVERY MONTH

| PREVIOUS BALANCE                                                                    | * PURCHASES, FEES AND ADJUSTMENTS   | * CASH ADVANCES | * FINANCE CHARGES   | * PAYMENTS AND CREDITS               | NEW BALANCE                            |
|-------------------------------------------------------------------------------------|-------------------------------------|-----------------|---------------------|--------------------------------------|----------------------------------------|
| \$24,505.72                                                                         | \$35.00                             | \$0.00          | \$263.00            | \$0.00                               | \$24,803.72                            |
| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                                     |                 |                     |                                      |                                        |
| FINANCE CHARGE SUMMARY                                                              | AVERAGE DAILY BALANCE CURRENT CYCLE | PREVIOUS CYCLE  | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | PERIODIC RATE(S) (AND APR(S)) MAY VARY |
| Purchases                                                                           | \$24,632.60                         | \$0.00          | .03559%             | 12.99%                               | 30                                     |
| Cash Advances                                                                       | -                                   | -               | .05477%             | 19.99%                               | 30                                     |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                                     |                 |                     | 12.99%                               |                                        |
| TOTAL FINANCE CHARGE                                                                |                                     |                 |                     |                                      | \$263.00                               |

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 \* Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | * IN ORVIS REWARDS EARNED THIS PERIOD | * 1% OTHER REWARDS EARNED THIS PERIOD | * BONUSES / ADJUSTMENTS | * REWARDS ISSUED THIS PERIOD | * REMAINING BALANCE |
| \$0.00                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.00              |

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ACCOUNT NUMBER: 4417 1229 8316 0863  
 NEW BALANCE: \$24,505.72  
 PAYMENT DUE DATE: 07/13/03  
 WRITE AMOUNT OR PAYMENT  
 441712298316086300049000024505721

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PAYMENT ADDRESS  
 P.O. BOX 15153  
 WILMINGTON DE 19886-5153

| ACCOUNT NUMBER                                                                      | TOTAL CREDIT LINE     | CASH ADVANCE CREDIT LINE          | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE                    | CLOSING DATE                    |
|-------------------------------------------------------------------------------------|-----------------------|-----------------------------------|------------------------------------------|-------------------------------------|-------------------------------------|---------------------------------|
| 4417 1229 8316 0863                                                                 | \$34,800              | \$6,960                           | \$10,294                                 | \$6,960                             | 07/13/03                            | 06/18/03                        |
| TRANS DATE                                                                          | POST DATE             | REFERENCE NUMBER                  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT                              |                                     |                                 |
| 0612                                                                                | 0612                  | 7441712530140RHD0                 | PAYMENT - THANK YOU                      | 1,000.00                            |                                     |                                 |
| 0618                                                                                | 0618                  |                                   | *FINANCE CHARGE*                         | 268.36                              |                                     |                                 |
| PREVIOUS BALANCE                                                                    |                       | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES                          | + FINANCE CHARGES                   | - PAYMENTS AND CREDITS              | NEW BALANCE                     |
| \$25,237.36                                                                         |                       | \$0.00                            | \$0.00                                   | \$268.36                            | \$1,000.00                          | \$24,505.72                     |
| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                       |                                   |                                          |                                     |                                     |                                 |
| FINANCE CHARGE SUMMARY                                                              | AVERAGE DAILY BALANCE | DAILY PERIODIC RATE               | CORRESPONDING ANNUAL PERCENTAGE RATE     | DAYS IN BILLING CYCLE               | FINANCE CHARGE DUE TO PERIODIC RATE | FINANCE CHARGE TRANSACTION FEES |
| Purchases                                                                           | \$25,134.44           | 5.00%                             | 12.99%                                   | 30                                  | \$268.36                            | \$0.00                          |
| Cash Advances                                                                       |                       | 19.99%                            | 19.99%                                   | 30                                  |                                     | \$0.00                          |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                       |                                   | 12.99%                                   | TOTAL FINANCE CHARGE                |                                     | \$268.36                        |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advances and balance transfer fees expressed as a percentage.  
 \* Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 1% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | - REMAINING BALANCE |
| \$0.00                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.00              |

ORVIS IS WORKING TO RAISE \$50,000 FOR THE CASTING FOR RECOVERY PROGRAM. THESE FUNDS WILL PROVIDE HEALING WEEKEND FLY FISHING RETREATS FOR 400 BREAST CANCER SURVIVORS IN 2003. TO LEARN MORE ABOUT OUR DONATION MATCHING CAMPAIGN, PLEASE VISIT OUR WEBSITE: WWW.ORVIS.COM/CONSERVATION.

GET A CREDIT REPORT WHEN YOU TRY PRIVACY GUARD FRAUD PROTECTION FOR 30 DAYS FOR ONLY \$1. DISCOVER THE SECURITY OF KNOWING YOUR PERSONAL RECORDS STAY ACCURATE. CALL 1-888-430-3980. EXPIRES 8-31-03. FIRST USA IS NOT AFFILIATED WITH PRIVACYGUARD OR ITS AFFILIATES.

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Page 1 of 1

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 SPORTING TRADITIONS  
 Since 1856

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ACCOUNT NUMBER 4417 1229 8316 0863  
 PAST DUE AMOUNT \$0.00  
 NEW BALANCE \$25,237.36  
 MINIMUM PAYMENT DUE \$504.00  
 PAYMENT DUE DATE 06/13/03  
 WRITE AMOUNT OF PAYMENT  
 New Address or E-mail? Print on back. Please make your check payable to First USA Bank, N.A.

441712298316086300050400025237363

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| ACCOUNT NUMBER                                                                    | TOTAL CREDIT LINE     | CASH ADVANCE CREDIT LINE         | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE                    | CLOSING DATE    |
|-----------------------------------------------------------------------------------|-----------------------|----------------------------------|------------------------------------------|-------------------------------------|-------------------------------------|-----------------|
| 4417 1229 8316 0863                                                               | \$34,600              | \$6,960                          | \$9,562                                  | \$6,960                             | 06/13/03                            | 05/19/03        |
| TRANS DATE                                                                        | POST DATE             | REFERENCE NUMBER                 | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT                              |                                     |                 |
| 0514                                                                              | 0514                  | 744171246014M1058                | PAYMENT - THANK YOU                      | 2,000.00                            |                                     |                 |
| 0519                                                                              | 0519                  |                                  | *FINANCE CHARGE*                         | 294.57                              |                                     |                 |
| PREVIOUS BALANCE                                                                  |                       | *PURCHASES, FEES AND ADJUSTMENTS | *CASH ADVANCES                           | *FINANCE CHARGES                    | PAYMENTS AND CREDITS                | NEW BALANCE     |
| \$26,942.79                                                                       |                       | \$0.00                           | \$0.00                                   | \$294.57                            | \$2,000.00                          | \$25,237.36     |
| GRACE PERIOD TYPE (Please see back of statement for the Grace Period explanation) |                       |                                  |                                          |                                     |                                     |                 |
| FINANCE CHARGE SUMMARY                                                            | AVERAGE DAILY BALANCE | PERIODIC RATE                    | CORRESPONDING ANNUAL PERCENTAGE RATE     | DAYS IN BILLING CYCLE               | FINANCE CHARGE DUE TO PERIODIC RATE | FINANCE CHARGES |
| Purchase Cash Advance                                                             | \$26,699.67           | 0.3559%                          | 12.99%                                   | 31                                  | \$294.57                            | \$294.57        |
|                                                                                   |                       | 0.5477%                          | 19.99%                                   | 31                                  |                                     | \$0.00          |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                  |                       |                                  |                                          | 12.99%                              | TOTAL FINANCE CHARGE                | \$294.57        |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advance and balance transfer fees, expressed as a percentage.  
 \* Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                      |                                      |                        |                             |                    |
|-------------------------|--------------------------------------|--------------------------------------|------------------------|-----------------------------|--------------------|
| PREVIOUS REWARD BALANCE | *3M ORVIS REWARDS EARNED THIS PERIOD | *1M OTHER REWARDS EARNED THIS PERIOD | *BONUSES / ADJUSTMENTS | *REWARDS ISSUED THIS PERIOD | *REWARDING BALANCE |
| \$0.00                  | \$0.00                               | \$0.00                               | \$0.00                 | \$0.00                      | \$0.00             |

ORVIS 2003 SPRING APPAREL AND GEAR ARE HERE! GET FREE STANDARD SHIPPING WHEN YOU USE YOUR ORVIS CONSERVATION VISA CARD. TO TAKE ADVANTAGE OF THIS EXCLUSIVE OFFER VISIT WWW.ORVIS.COM AND ENTER SPECIAL OFFER CODE FRV749 AT CHECKOUT OR CALL 1-800-941-3541. OFFER EXPIRES JUNE 30 2003.  
 YOUR REWARD HAS BEEN APPROVED AND IS READY TO SHIP! AS A VALUED CARDMEMBER, YOU CAN CLAIM HIGH-QUALITY MERCHANDISE REWARDS FROM REWARDCENTER, A DIVISION OF MAIN STREET DIRECT. JUST GO TO WWW.REWARDCENTER.COM AND TYPE IN 077388 WHERE IT ASKS FOR YOUR REWARD CERTIFICATE. CLAIM YOUR REWARD TODAY!

5630 0880 A6D 205 7 13 030519 Page 1 of 1 3366 2080 2E49 01C25630 09800000

**ORVIS**  
 SPORTING TRADITIONS  
 Since 1856

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| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$333.00        | \$26,942.79 | \$671.00            | 05/13/03         |                         |

New Address or E-mail: Print on back. Please make your check payable to First USA Bank, NA.

441712298316086300087100026942790

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

08000809

|||||

1:5000460281221298316086340

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www.cardmemberservices.com

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P.O. BOX 8650  
WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$34,800          | \$6,960                  | \$7,857                                  | \$6,960                             | 05/13/03         | 04/18/03     |
| TRANS DATE          | POST DATE         | REFERENCE NUMBER         | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                     | AMOUNT           |              |
| 0415                | 0417              | 24640003BA651BG57        | 4398-3 CHECK TO ELAINE FUGATE            |                                     | 10,000.00        |              |
| 0417                | 0417              |                          | *FINANCE CHARGE* TRANSACTION FEE         |                                     | 50.00            |              |
| 0418                | 0418              |                          | LATE FEE                                 |                                     | 35.00            |              |
| 0418                | 0418              |                          | *FINANCE CHARGE*                         |                                     | 174.15           |              |

IF YOU'VE SIMPLY OVERLOOKED YOUR PAYMENT,  
PLEASE SEND IT NOW.

#### Cardmember News

FOR YEARS, FIRST USA HAS BEEN PART OF THE BANK ONE FAMILY.  
NOW WE'RE PLEASED TO ANNOUNCE WE'RE CHANGING OUR NAME TO  
BANK ONE. THE TRANSITION WILL BE GRADUAL, SO YOU'LL RECEIVE  
COMMUNICATIONS UNDER BOTH NAMES FOR SOME TIME.

5630 0000 A6D 205 7 13 030418 0 Page 1 of 2 3366 2080 ZE49 01C55630 01800000

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SPORTING TRADITIONS  
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ACCOUNT NUMBER

4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$16,683.64      | \$10,035.00                          | \$0.00             | \$234.15          | \$0.00                    | \$26,942.79 |

| GRACE PERIOD TYPE D (Please see back of statement for the Grace Period explanation) |                                        |                           |                                            |                             |                                           |
|-------------------------------------------------------------------------------------|----------------------------------------|---------------------------|--------------------------------------------|-----------------------------|-------------------------------------------|
| FINANCE<br>CHARGE<br>SUMMARY                                                        | AVERAGE DAILY BALANCE<br>CURRENT CYCLE | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE | FINANCE CHARGE<br>DUE TO<br>PERIODIC RATE |
| Purchases                                                                           | \$12,940.64                            | 0.3559%                   | 12.99%                                     | 29                          | \$133.57                                  |
| Cash Advances                                                                       | \$3,826.38                             | 0.5477%                   | 19.99%                                     | 29                          | \$0.00                                    |
| Promotions                                                                          | \$689.67                               | 0.3559%                   | 12.99%                                     | 29                          | \$39.49                                   |
|                                                                                     |                                        | 0.0146%                   | 1.99%                                      | 29                          | \$1.09                                    |
|                                                                                     |                                        |                           |                                            |                             | \$50.00                                   |
|                                                                                     |                                        |                           |                                            |                             | \$51.09                                   |

|                                  |        |                      |          |
|----------------------------------|--------|----------------------|----------|
| EFFECTIVE ANNUAL PERCENTAGE RATE | 12.99% | TOTAL FINANCE CHARGE | \$234.15 |
|----------------------------------|--------|----------------------|----------|

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
 † Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY       |                                          |                                          |                            |                                 |                        |
|----------------------------|------------------------------------------|------------------------------------------|----------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD<br>BALANCE | + 1% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUSES /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | - REMAINING<br>BALANCE |
| \$0.08                     | \$0.00                                   | \$0.00                                   | \$0.00                     | \$0.00                          | \$0.08                 |

THANK MOM THIS MOTHER'S DAY WITH A VERMONT TEDDY BEAR AND SAVE \$10. OVER 100 BEARS TO FIT YOUR MOM'S PERSONALITY, OCCUPATION OR HOBBY. ASK ABOUT THE MOTHER & CUB SET, SPA MA AND MAMA'S BOY BEAR. INCLUDES FREE CARD AND CANDY. VISIT VERMONTTEDDYBEAR.COM OR CALL 1-800-629-BEAR. USE CODE BOVIB.

ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ. OMAHA STEAKS BURGERS FREE! CALL 1-800-223-9055 AND ASK FOR ITEM #505AWN. ADD \$9.99 STANDARD SHIPPING AND HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 5/31/03.

TAKE ADVANTAGE OF OUR FREE ONLINE SERVICES TODAY! YOU CAN PAY YOUR BILL, ACCESS RECENT TRANSACTIONS, VIEW YOUR ACCOUNT BALANCE AND CREDIT LINE INFORMATION AND MORE. ALL AT YOUR CONVENIENCE, 24/7.

ENROLL NOW AT [WWW.CARDMEMBERSERVICES.COM](http://WWW.CARDMEMBERSERVICES.COM).

5630 0800 A60 285 7 13 039418 D Page 2 of 2 3366 2080 ZE49 01C55630 00000089

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| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$16,683.64 | \$333.00            | 04/14/03         |                         |

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441712298316086300033300016683645

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DU BOIS PA 15801-2313

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WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE* | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|---------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$34,800          | \$6,960                   | \$18,116                                 | \$6,960                             | 04/14/03         | 03/20/03     |
| TRANS DATE          | POST DATE         | REFERENCE NUMBER          | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT                              |                  |              |
| 0225                | 0225              | F3366001R000Z9AUT         | RETURNED CHECK CHG                       | 29.00                               |                  |              |
| 0225                | 0225              | F3366001R000Z9036         | OPENING BAL ADJUSTMENT-PAYMENTS          | 350.00                              |                  |              |
| 0225                | 0225              |                           | *FINANCE CHARGE* PREV CYCLE PURCHASES    | 0.53                                |                  |              |
| 0225                | 0225              |                           | PREVIOUS CYCLE LATE FEE                  | 35.00                               |                  |              |
| 0320                | 0320              | 74417121RAYGW9XTH         | PAYMENT - THANK YOU                      | 350.00                              |                  |              |
| 0320                | 0320              | 74417122F01SR7DZF         | PAYMENT - THANK YOU                      | 334.00                              |                  |              |
| 0320                | 0320              |                           | LATE FEE                                 | 35.00                               |                  |              |
|                     |                   |                           | *FINANCE CHARGE*                         | 174.55                              |                  |              |

## Cardmember News

FOR CARDMEMBERS WHO HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 5.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES TODAY.

5630 0080 A60 295 7 13 030320 Page 1 of 2 3366 2080 ZE49 01C25630 00900800

ELAINE FUGATE  
633 MAPLE AVE  
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Check expires 120 days after 03/20/03

4123

999  
56-1551/441

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First USA Management Services, Inc. Customer 06143015

Memo \_\_\_\_\_ 202

Signature \_\_\_\_\_

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ACCOUNT NUMBER

4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES | + FINANCE CHARGES | - PAYMENTS AND CREDITS | NEW BALANCE |
|------------------|-----------------------------------|-----------------|-------------------|------------------------|-------------|
| \$16,743.56      | \$449.00                          | \$0.00          | \$175.08          | \$684.00               | \$16,683.64 |

| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                                     |                     |                                      |                       |                                     | PERIODIC RATES (AND APRS) MAY VARY |                 |
|-------------------------------------------------------------------------------------|-------------------------------------|---------------------|--------------------------------------|-----------------------|-------------------------------------|------------------------------------|-----------------|
| FINANCE CHARGE SUMMARY                                                              | AVERAGE DAILY BALANCE CURRENT CYCLE | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE | FINANCE CHARGE DUE TO PERIODIC RATE | TRANSACTION FEES                   | FINANCE CHARGES |
| Purchases                                                                           | \$12,886.17                         | 0.03559%            | 12.99%                               | 29                    | \$133.00                            | -                                  | \$133.00        |
| Cash Advances                                                                       | -                                   | 0.05477%            | 19.99%                               | 29                    | -                                   | -                                  | \$0.00          |
| Promotions                                                                          | \$4,026.15                          | 0.03559%            | 12.99%                               | 29                    | \$41.55                             | -                                  | \$41.55         |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                                     |                     | 13.03%                               | TOTAL FINANCE CHARGE  |                                     | \$174.55                           |                 |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advances and balance transfer (expressed as a percentage). Cash Advance Credit Line is a portion of your total Credit Line. See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                          |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|--------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 1% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | = REMAINING BALANCE |
| \$0.08                  | \$0.00                                | \$0.00                                | \$0.00                   | \$0.00                       | \$0.08              |

ORVIS HAS JOINED FORCES WITH THE NATIONAL FISH AND WILDLIFE FOUNDATION TO PROTECT 1,240 ACRES IN OREGON'S METOLUS RIVER BASIN. THESE EFFORTS WILL SECURE SAFE PASSAGE FOR MIGRATING CHINOOK AND SOCKEYE SALMON, AS WELL AS PRESERVING HABITAT FOR BLACK BEAR, OTTER, ROOSEVELT ELK, AND COUGAR.

SEND FLOWERS, PLANTS, CHOCOLATES, POPCORN AND OTHER GREAT GIFTS FROM 1-800-FLOWERS.COM THIS SPRING AND SAVE 15%\* WHEN YOU USE PROMOTION CODE "FUSA". ORDER BY PHONE OR ONLINE AT WWW.1800FLOWERS.COM. OFFER GOOD THROUGH JUNE 30, 2003. \*FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.

TAKE ADVANTAGE OF OUR FREE ONLINE SERVICES TODAY! YOU CAN PAY YOUR BILL, ACCESS RECENT TRANSACTIONS, VIEW YOUR ACCOUNT BALANCE AND CREDIT LINE INFORMATION AND MORE. ALL AT YOUR CONVENIENCE, 24/7. ENROLL NOW AT WWW.CARDMEMBERSERVICES.COM.

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Since 1856

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| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$16,743.56 | \$334.00            | 03/16/03         |                         |

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WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$34,800          | \$6,960                  | \$18,056         | \$6,960                             | 03/16/03         | 02/19/03     |

| TRANS DATE | POST DATE | REFERENCE NUMBER | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|------------|-----------|------------------|------------------------------------------|--------|
| 0213       | 0213      | 74417121Q015RZVM | PAYMENT - THANK YOU                      | 350.00 |
| 0219       | 0219      |                  | *FINANCE CHARGE*                         | 115.96 |

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 5.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$4,057.08  
REMAINING PROMOTIONAL BALANCE \$4,015.98  
PROMOTIONAL FINANCE CHARGE \$19.98

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 1.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$2,022.88  
REMAINING PROMOTIONAL BALANCE \$1,928.34  
PROMOTIONAL FINANCE CHARGE \$3.31

## Cardmember News

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5630 0100 A60 295 7 13 030219 Page 1 of 2 3346 2480 2E49 01625630 00000000

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ACCOUNT NUMBER

4417 1229 8316 0863

| PREVIOUS BALANCE                                                                    | + PURCHASES, FEES<br>AND ADJUSTMENTS      | + CASH<br>ADVANCES | + FINANCE CHARGES         | - PAYMENTS<br>AND CREDITS                  | NEW BALANCE                 |                               |
|-------------------------------------------------------------------------------------|-------------------------------------------|--------------------|---------------------------|--------------------------------------------|-----------------------------|-------------------------------|
| \$16,954.31                                                                         | \$0.00                                    | \$0.00             | \$139.25                  | \$350.00                                   | \$16,743.56                 |                               |
| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                                           |                    |                           |                                            |                             |                               |
| PERIODIC RATES AND APR(S) MAY VARY                                                  |                                           |                    |                           |                                            |                             |                               |
| FINANCE<br>CHARGE<br>SUMMARY                                                        | AVERAGE DAILY BALANCE<br>CURRENT<br>CYCLE | PREVIOUS<br>CYCLE  | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE | PERIODIC<br>FINANCE<br>CHARGE |
| Purchases                                                                           | \$10,860.06                               | \$1.00             | .03559%                   | 12.99%                                     | 30                          | \$115.96                      |
| Cash Advances                                                                       | \$5.00                                    | \$1.00             | .05477%                   | 19.99%                                     | 30                          | \$0.00                        |
| Promotions                                                                          | \$4,057.03                                | \$1.00             | .01642%                   | 5.99%                                      | 30                          | \$19.98                       |
| Promotions                                                                          | \$2,022.88                                | \$1.00             | .00546%                   | 1.99%                                      | 30                          | \$3.31                        |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                                           |                    | 10.00%                    | TOTAL PERIODIC FINANCE CHARGE              |                             | \$139.25                      |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advance and balance transfer fees expressed as a percentage.

† Cash Advance Credit Line is a portion of your total Credit Line.

See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY       |                                          |                                          |                            |                                 |                        |
|----------------------------|------------------------------------------|------------------------------------------|----------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD<br>BALANCE | + 5% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUSES /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | - REMAINING<br>BALANCE |
| \$0.08                     | \$0.00                                   | \$0.00                                   | \$0.00                     | \$0.00                          | \$0.08                 |

ORVIS HAS AGAIN TEAMED UP WITH THE NATURE CONSERVANCY TO PRESERVE ESSENTIAL WILDLIFE HABITAT. ORVIS IS COMMITTED TO A MATCHING CAMPAIGN TO HELP ACQUIRE LAND ON UTAH'S GREAT SALT LAKE AND CANADA'S FRENCHMAN RIVER WATERSHED-TWO CRITICAL MIGRATION CORRIDOR SITES FOR WILSON'S PHALAROPES.

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| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$16,954.31 | \$339.00            | 02/14/03         |                         |

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441712298316086300033900016954316

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| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$34,800          | \$6,060                  | \$17,645         | \$6,960                             | 02/14/03         | 01/20/03     |

| TRANS DATE | POST DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT   |
|------------|-----------|-------------------|------------------------------------------|----------|
| 0101       | 0103      | 246400003A6F1PPA6 | 3674-3 CHECK TO DR HOWARD FUGATE JR      | 4,000.00 |
| 0103       | 0103      |                   | *FINANCE CHARGE* TRANSACTION FEE         | \$0.00   |
| 0109       | 0109      | 744171209016080P9 | PAYMENT - THANK YOU                      | 200.00   |
| 0134       | 0116      | 24640000GA661FSAV | 3917-3 CHECK TO ELAINE FUGATE            | 2,000.00 |
| 0136       | 0116      |                   | *FINANCE CHARGE* TRANSACTION FEE         | \$0.00   |
| 0120       | 0120      |                   | LATE FEE                                 | \$5.00   |
| 0120       | 0120      |                   | *FINANCE CHARGE*                         | 127.65   |

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 5.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$2,184.86  
REMAINING PROMOTIONAL BALANCE \$4,051.83  
PROMOTIONAL FINANCE CHARGE \$11.83

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 1.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$203.06  
REMAINING PROMOTIONAL BALANCE \$2,010.55  
PROMOTIONAL FINANCE CHARGE \$0.55

## Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 5.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

5630 0000 A60 295 7 13 030120 Page 1 of 2 3366 2080 ZE49 01C55610 03000000

ELAINE FUGATE  
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DU BOIS PA 15801-2313

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Date

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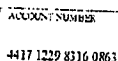
Dollars

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The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges-including transaction fees such as cash advance and balance transfer fees-expressed as a percentage.  
1 Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

ORVIS DONATES 4% OF ANNUAL PROFITS TO ORGANIZATIONS THAT PROTECT WILDLIFE. UNTIL, OVER THE LAST FIVE YEARS, WE'VE DONATED NEARLY \$5 MILLION TO THESE ORGANIZATIONS, INCLUDING TROUT UNLIMITED AND THE NATIONAL RIVERWATERY. OUR 2003 PROJECTS INCLUDE PRESERVATION OF OREGON'S METOLIS BASIN.

SEND FLOWERS, CHOCOLATES, POPCORN, AND OTHER GREAT GIFTS FROM 1-800-FLOWERS.COM(R) FOR VALENTINE'S DAY AND SAVE 15%\* WHEN YOU USE PROMOTION CODE FUSA. ORDER BY 8:00 P.M. OR ONLINE AT WWW.1800FLOWERS.COM. OFFER ENDS 2/28/03. \*FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DEALS1A.FB.

THE YEAR-END SUMMARY OF YOUR ACCOUNT CHARGES IS ONE OF THE GREAT BENEFITS WE OFFER OUR VALUED CARDMEMBERS AT NO COST TO YOU. ORDER YOUR COPY TODAY! YOU NEED IT FOR TAX PURPOSES, PLEASE ORDER BY 2/15/03 TO ENSURE TIMELY DELIVERY. CALL 1-877-755-3505. PLEASE ALLOW 6-8 WEEKS FOR DELIVERY.

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## FIRSTUSA.



| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8376 0863 | \$0.00          | \$10,879.28 | \$212.00            | 01/12/03         |                         |

New Address or E-mail? Print on check. Please make your check payable to First USA Bank, N.A.

441712298316086300021700010879285

FIRST USA BANK, NA  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

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1:5000 160 281: 221 298 31608634

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1-302-594-6200 (OUTSIDE US) call collect  
1-888-446-3308 (en Espanol)  
1-800-955-8060 (TDD)  
www.cardmemberservices.com

ACCOUNT INQUIRY: P.O. BOX 3650  
WILMINGTON, DE 19899-8650

PAYMENT ADDRESS: P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8376 0863 | \$34,800          | \$6,960                  | \$23,920         | \$6,960                             | 01/12/03         | 12/18/02     |

| TRANS DATE | POST DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|------------|-----------|-------------------|------------------------------------------|--------|
| 1213       | 1213      | 7441712FB015FWXK8 | PAYMENT - THANK YOU                      | 250.00 |
| 1218       | 1218      |                   | *FINANCE CHARGE*                         | 33.91  |

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 12.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$1.16  
REMAINING PROMOTIONAL BALANCE \$0.01  
PROMOTIONAL FINANCE CHARGE \$0.01

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 12.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$3,549.59  
REMAINING PROMOTIONAL BALANCE \$3,516.63  
PROMOTIONAL FINANCE CHARGE \$36.63

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 12.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$2,617.06  
REMAINING PROMOTIONAL BALANCE \$2,607.54  
PROMOTIONAL FINANCE CHARGE \$27.01

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 12.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$1,366.58  
REMAINING PROMOTIONAL BALANCE \$1,560.88  
PROMOTIONAL FINANCE CHARGE \$16.17

## Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

5630 0000 A60 295 7 13 021218 Page 1 of 2 3366 2000 ZE49 01655630 00000000

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Dollars

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First USA Management Services, Inc. Delaware 0142015

Memo

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 ACCOUNT NUMBER  
 4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$11,015.55      | \$0.00                               | \$0.00             | \$113.73          | \$250.00                  | \$10,879.28 |

| FINANCE CHARGE SUMMARY           |                                        |                |                     |                                      | PERIODIC FINANCE CHARGE |
|----------------------------------|----------------------------------------|----------------|---------------------|--------------------------------------|-------------------------|
| FINANCE CHARGE SUMMARY           | AVERAGE DAILY BALANCE<br>CURRENT CYCLE | PREVIOUS CYCLE | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE   |
| Purchases                        | \$3,284.42                             | \$0.00         | 0.35559%            | 12.99%                               | 29                      |
| Cash Advances                    | \$0.00                                 | \$0.00         | 0.5477%             | 19.99%                               | 29                      |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                                        |                |                     |                                      | 12.99%                  |
| TOTAL PERIODIC FINANCE CHARGE    |                                        |                |                     |                                      | \$113.73                |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including finance fees such as cash advance and balance transfer fees expressed as a percentage.  
 \* Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                          |                                          |                          |                                 |                        |
|-------------------------|------------------------------------------|------------------------------------------|--------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD BALANCE | + 1% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUS /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | - REMAINING<br>BALANCE |
| \$0.08                  | \$0.00                                   | \$0.00                                   | \$0.00                   | \$0.00                          | \$0.08                 |

SHOP ONLINE TODAY AT WWW.ORVIS.COM AND IT'ND THE PERFECT GIFT FOR EVERYONE ON YOUR HOLIDAY SHOPPING LIST. ENTER SPECIAL OFFER CODE "VISA25" AT CHECKOUT AND RECEIVE \$25 OFF YOUR ORDER. OFFER EXPIRES DEC 31, 2002. TAKE ADVANTAGE OF THIS EXCLUSIVE ONLINE OFFER!

THE YEAR END SUMMARY, A RECAP OF ALL YOUR 2002 CREDIT CARD CHARGES, IS ONE OF THE GREAT BENEFITS WE OFFER OUR VALUED CARDMEMBERS. YOUR COPY CAN BE ORDERED UNTIL 3/15/2003. CALL 1-877-YES-3303 NOW. ORDERS WILL BE PROCESSED BEGINNING JANUARY 2003. PLEASE ALLOW 6-8 WEEKS FOR DELIVERY.

GET A FREE CREDIT REPORT WHEN YOU TRY PRIVACYGUARD FRAUD PROTECTION FOR 30 DAYS FOR ONLY \$1. DISCOVER THE SECURITY OF KNOWING YOUR PERSONAL RECORDS STAY ACCURATE. CALL 1-888-430-3980. OFFER NOT VALID IN CA. EXPIRES 03-01-03. FIRST USA IS NOT ASSOCIATED WITH PRIVACYGUARD OR ITS AFFILIATES

ORDER 4-6 OZ OMABA STEAKS FILET MIGNONS ON SALE FOR \$39.99 AND GET 6-4 OZ BURGERS FREE! CALL 1-800-228-9055 AND ASK FOR #4381A.WN. ADD \$9.99 STD. S/H PER ADDRESS. LIMIT 2. EXPIRES 1/21/03. FIRST USA BANK, N.A. IS NOT AFFILIATED WITH OMABA STEAKS.

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ACCOUNT NUMBER 4417 1229 8316 0863  
 FAST DUE \$0.00  
 NEW BALANCE \$11,015.55  
 MINIMUM PAYMENT DUE \$220.00  
 PAYMENT DUE DATE 12/14/02  
 WRITE AMOUNT OF PAYMENT  
 New Address or E-mail? First on back. Please make your check payable to First USA Bank, NA.  
 441712298316086300022000011015552

FIRST USA BANK, NA  
 P.O. BOX 15153  
 WILMINGTON DE 19886-5153

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 1-888-446-1300 (ca Espanol)  
 1-800-955-8060 (TDD)  
 www.cardmemberservices.com

ACCOUNT INQUIRY P.O. BOX 8650  
 WILMINGTON, DE 19809-8650

PAYMENT ADDRESS P.O. BOX 15153  
 WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$34,800          | \$6,960                  | \$23,784                                 | \$6,960                             | 12/14/02         | 11/7/02      |
| TRANS DATE          | POST DATE         | REFERENCE NUMBER         | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT                              |                  |              |
| 1026                | 1026              | 7441712MW013VYBEL        | PAYMENT - THANK YOU                      | 150.00                              |                  |              |
| 1109                | 1109              | 7441712NA015X0ATE        | PAYMENT - THANK YOU                      | 300.00                              |                  |              |
| 1119                | 1119              |                          | *FINANCE CHARGE*                         | 38.27                               |                  |              |

PROMOTIONAL RATE SUMMARY  
 CORRESPONDING PROMOTIONAL APR 12.990%  
 PROMOTIONAL AVERAGE DAILY BALANCE \$128.71  
 REMAINING PROMOTIONAL BALANCE \$1.46  
 PROMOTIONAL FINANCE CHARGE \$1.46  
 PROMOTIONAL RATE SUMMARY  
 CORRESPONDING PROMOTIONAL APR 12.990%  
 PROMOTIONAL AVERAGE DAILY BALANCE \$3,532.00  
 REMAINING PROMOTIONAL BALANCE \$3,540.23  
 PROMOTIONAL FINANCE CHARGE \$40.23  
 PROMOTIONAL RATE SUMMARY  
 CORRESPONDING PROMOTIONAL APR 12.990%  
 PROMOTIONAL AVERAGE DAILY BALANCE \$2,662.24  
 REMAINING PROMOTIONAL BALANCE \$2,610.16  
 PROMOTIONAL FINANCE CHARGE \$29.63  
 PROMOTIONAL RATE SUMMARY  
 CORRESPONDING PROMOTIONAL APR 12.990%  
 PROMOTIONAL AVERAGE DAILY BALANCE \$1,557.35  
 REMAINING PROMOTIONAL BALANCE \$1,562.45  
 PROMOTIONAL FINANCE CHARGE \$17.74

## Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

5630 0850 A4D 295 7 13 021119 Page 1 of 2 3366 2960 2E49 01C55650 00800000

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 DU BOIS PA 15801-2313

Check expires 120 days after 11/19/02

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Date

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Signature

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ACCOUNT NUMBER

4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$11,338.22      | \$0.00                               | \$0.00             | \$127.33          | \$450.00                  | \$11,015.55 |

| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                                           |                   |                           |                                            |                               |
|-------------------------------------------------------------------------------------|-------------------------------------------|-------------------|---------------------------|--------------------------------------------|-------------------------------|
| FINANCE<br>CHARGE<br>SUMMARY                                                        | AVERAGE DAILY BALANCE<br>CURRENT<br>CYCLE | PREVIOUS<br>CYCLE | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | PERIODIC<br>FINANCE<br>CHARGE |
| Purchases                                                                           | \$3,159.64                                | \$0.00            | .03550%                   | 12.99%                                     | \$35.27                       |
| Cash Advances                                                                       | \$0.00                                    | \$0.00            | .05477%                   | 19.99%                                     | \$0.00                        |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                                           |                   | 12.99%                    | TOTAL PERIODIC                             | FINANCE CHARGE                |
|                                                                                     |                                           |                   |                           |                                            | \$127.33                      |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advance and balance transfer transfer fees expressed as a percentage.  
 \* Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY       |                                          |                                          |                            |                                 |                        |
|----------------------------|------------------------------------------|------------------------------------------|----------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD<br>BALANCE | + 1% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUSES /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | = REMAINING<br>BALANCE |
| \$0.08                     | \$0.00                                   | \$0.00                                   | \$0.00                     | \$0.00                          | \$0.08                 |

PROTECT YOUR ACCOUNT WITH FIRST PROTECT(R): TO LEARN HOW YOU CAN DEFER YOUR REGULAR PAYMENTS AND WAIVE FINANCE CHARGES DURING CERTAIN FINANCIAL HARDSHIPS, CALL 1-877-548-8896 TODAY!

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 A 31% DISCOUNT ON 20 LBS NAVEL ORANGES, GRAPEFRUIT OR MIXED FIRST TIME BUYERS ONLY. \$21.95 PLUS S&H. OFFER ENDS 01/15. CALL TO ORDER: 1-888-331-2314 DEPT. 06X. ENJOYCITRUS.COM  
 CARDMEMBER CUSTOMER SERVICE: 1-800-955-9900

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| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE ACCOUNT OR PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|--------------------------|
| 4417 1229 8316 0863 | \$224.00        | \$11,338.22 | \$450.00            | 11/12/02         | NA                       |

New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.

441712298316086300045000011338221

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DU BOIS PA 15801-2313

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1-888-446-3308 (es Espanol)  
1-800-955-8060 (TDD)  
www.cardmemberservices.com

ACCOUNT INQUIRY: P.O. BOX 8650  
WILMINGTON, DE 19899-8650

PAYMENT ADDRESS: P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER                                                   | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE* | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|------------------------------------------------------------------|-------------------|---------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863                                              | \$34,800          | \$6,960                   | \$23,461                                 | \$6,960                             | 11/12/02         | 10/18/02     |
| TRANS DATE                                                       | POST DATE         | REFERENCE NUMBER          | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                     |                  | AMOUNT       |
| 1018                                                             | 1018              |                           | LATE FEE                                 |                                     |                  | 35.00        |
| 1018                                                             | 1018              |                           | *FINANCE CHARGE*                         |                                     |                  | 34.62        |
| PROMOTIONAL RATE SUMMARY                                         |                   |                           |                                          |                                     |                  |              |
| CORRESPONDING PROMOTIONAL APR                                    |                   |                           |                                          | 9.990%                              |                  |              |
| PROMOTIONAL AVERAGE DAILY BALANCE                                |                   |                           |                                          | \$195.97                            |                  |              |
| REMAINING PROMOTIONAL BALANCE                                    |                   |                           |                                          | \$196.78                            |                  |              |
| PROMOTIONAL FINANCE CHARGE                                       |                   |                           |                                          | \$1.55                              |                  |              |
| PROMOTIONAL RATE SUMMARY                                         |                   |                           |                                          |                                     |                  |              |
| CORRESPONDING PROMOTIONAL APR                                    |                   |                           |                                          | 9.990%                              |                  |              |
| PROMOTIONAL AVERAGE DAILY BALANCE                                |                   |                           |                                          | \$3,542.61                          |                  |              |
| REMAINING PROMOTIONAL BALANCE                                    |                   |                           |                                          | \$3,557.18                          |                  |              |
| PROMOTIONAL FINANCE CHARGE                                       |                   |                           |                                          | \$28.12                             |                  |              |
| PROMOTIONAL RATE SUMMARY                                         |                   |                           |                                          |                                     |                  |              |
| CORRESPONDING PROMOTIONAL APR                                    |                   |                           |                                          | 7.990%                              |                  |              |
| PROMOTIONAL AVERAGE DAILY BALANCE                                |                   |                           |                                          | \$2,605.60                          |                  |              |
| REMAINING PROMOTIONAL BALANCE                                    |                   |                           |                                          | \$2,614.18                          |                  |              |
| PROMOTIONAL FINANCE CHARGE                                       |                   |                           |                                          | \$16.55                             |                  |              |
| PROMOTIONAL RATE SUMMARY                                         |                   |                           |                                          |                                     |                  |              |
| CORRESPONDING PROMOTIONAL APR                                    |                   |                           |                                          | 6.990%                              |                  |              |
| PROMOTIONAL AVERAGE DAILY BALANCE                                |                   |                           |                                          | \$1,558.76                          |                  |              |
| REMAINING PROMOTIONAL BALANCE                                    |                   |                           |                                          | \$1,563.25                          |                  |              |
| PROMOTIONAL FINANCE CHARGE                                       |                   |                           |                                          | \$8.66                              |                  |              |
| IF YOU'VE SIMPLY OVERLOOKED YOUR PAYMENT,<br>PLEASE SEND IT NOW! |                   |                           |                                          |                                     |                  |              |

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ACCOUNT NUMBER

4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES | + FINANCE CHARGES | - PAYMENTS AND CREDITS | NEW BALANCE |
|------------------|-----------------------------------|-----------------|-------------------|------------------------|-------------|
| \$11,213.72      | \$35.00                           | \$0.00          | \$89.50           | \$0.00                 | \$11,338.22 |

GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation)

PERIODIC RATES AND APR(S) MAY VARY

| FINANCE CHARGE SUMMARY           | AVERAGE DAILY BALANCE | PREVIOUS CYCLE | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE | PERIODIC FINANCE CHARGE |
|----------------------------------|-----------------------|----------------|---------------------|--------------------------------------|-----------------------|-------------------------|
| Purchases                        | \$3,353.89            | \$0.00         | .03559%             | 12.99%                               | 29                    | \$34.62                 |
| Cash Advances                    | \$0.00                | \$0.00         | .05477%             | 19.99%                               | 29                    | \$0.00                  |
| Promotions                       | \$195.97              | \$0.00         | .02737%             | 9.99%                                | 29                    | \$1.55                  |
| Promotions                       | \$3,542.61            | \$0.00         | .02737%             | 9.99%                                | 29                    | \$28.12                 |
| Promotions                       | \$2,605.60            | \$0.00         | .02194%             | 7.99%                                | 29                    | \$16.55                 |
| Promotions                       | \$1,558.76            | \$0.00         | .01916%             | 6.99%                                | 29                    | \$8.66                  |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                       |                | 10.01%              | TOTAL PERIODIC FINANCE CHARGE        |                       | \$89.50                 |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.

† Cash Advance Credit Line is a portion of your total Credit Line.

See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                           |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|---------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 5% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / - ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | = REMAINING BALANCE |
| \$0.08                  | \$0.00                                | \$0.00                                | \$0.00                    | \$0.00                       | \$0.08              |

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| ACCOUNT NUMBER                                                                              | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------------------------------------------------------------------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863                                                                         | \$0.00          | \$11,215.72 | \$224.00            | 10/14/02         |                         |
| New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA. |                 |             |                     |                  |                         |
| 441712298316086300022400011213720                                                           |                 |             |                     |                  |                         |

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P.O. BOX 15153  
WILMINGTON DE 19886-5153

|                     |           |                   |                          |                                          |                                     |                  |              |
|---------------------|-----------|-------------------|--------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| ACCOUNT NUMBER      |           | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
| 4417 1229 8316 0863 |           | \$34,800          | \$6,960                  | \$23,586                                 | \$6,960                             | 10/14/02         | 09/19/02     |
| TRANS DATE          | POST DATE | REFERENCE NUMBER  |                          | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                     |                  | AMOUNT       |
| 0914                | 0914      | 7441712L013S4MY   |                          | PAYMENT - THANK YOU                      |                                     |                  | 300.00       |
| 0919                | 0919      |                   |                          | *FINANCE CHARGE*                         |                                     |                  | 35.76        |

|                                   |            |
|-----------------------------------|------------|
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 5.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$195.77   |
| REMAINING PROMOTIONAL BALANCE     | \$195.23   |
| PROMOTIONAL FINANCE CHARGE        | \$1.60     |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 9.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$3,538.79 |
| REMAINING PROMOTIONAL BALANCE     | \$3,525.06 |
| PROMOTIONAL FINANCE CHARGE        | \$29.06    |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 7.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$2,663.37 |
| REMAINING PROMOTIONAL BALANCE     | \$2,597.63 |
| PROMOTIONAL FINANCE CHARGE        | \$17.10    |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 4.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$1,718.39 |
| REMAINING PROMOTIONAL BALANCE     | \$1,554.59 |
| PROMOTIONAL FINANCE CHARGE        | \$9.88     |

## Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.9% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE CALL CARDMEMBER SERVICES, TODAY.

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Page 1 of 2

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Check expires 120 days after 09/19/02

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599  
56-1551-441

Date \_\_\_\_\_

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Memo \_\_\_\_\_ 209

Signature \_\_\_\_\_

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ACCOUNT NUMBER

4417 1229 8316 0863

|                  |                                      |                    |                   |                           |             |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
| \$11,420.32      | \$0.00                               | \$0.00             | \$93.40           | \$300.00                  | \$11,213.72 |

GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation.)

| PERIODIC RATES AND APRS MAY VARY |                                           |                   |                           |                                            |                             |                               |
|----------------------------------|-------------------------------------------|-------------------|---------------------------|--------------------------------------------|-----------------------------|-------------------------------|
| FINANCE<br>CHARGE<br>SUMMARY     | AVERAGE DAILY BALANCE<br>CURRENT<br>CYCLE | PREVIOUS<br>CYCLE | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE | PERIODIC<br>FINANCE<br>CHARGE |
| Purchases                        | \$1,349.19                                | \$0.00            | 0.03559%                  | 12.99%                                     | 30                          | \$3.76                        |
| Cash Advances                    | \$0.00                                    | \$0.00            | 0.04477%                  | 18.99%                                     | 30                          | \$0.00                        |
| Promotions                       | \$105.77                                  | \$0.00            | 0.02737%                  | 9.99%                                      | 30                          | \$1.60                        |
| Promotions                       | \$3,338.79                                | \$0.00            | 0.02737%                  | 9.99%                                      | 30                          | \$29.06                       |
| Promotions                       | \$2,603.37                                | \$0.00            | 0.02190%                  | 7.99%                                      | 30                          | \$17.10                       |
| Promotions                       | \$1,718.39                                | \$0.00            | 0.01916%                  | 6.99%                                      | 30                          | \$9.88                        |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                                           |                   | 9.96%                     | TOTAL PERIODIC FINANCE CHARGE              |                             | \$93.40                       |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
 \* Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 3% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | + REMAINING BALANCE |
| \$0.08                  | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       | \$0.08              |

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|                                                                                            |                              |                            |                                    |                                 |                            |
|--------------------------------------------------------------------------------------------|------------------------------|----------------------------|------------------------------------|---------------------------------|----------------------------|
| ACCOUNT NUMBER<br>4417 1229 8316 0863                                                      | PAST DUE<br>AMOUNT<br>\$0.00 | NEW BALANCE<br>\$11,420.32 | MINIMUM<br>PAYMENT DUE<br>\$228.00 | PAYMENT DUE<br>DATE<br>09/14/02 | WRITE AMOUNT<br>OR PAYMENT |
| New Address or Email: Print on back. Please make your check payable to First USA Bank, NA. |                              |                            |                                    |                                 |                            |

441712298316086300022800011420326

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PAYMENT ADDRESS: P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$34,800          | \$6,960                  | \$23,379         | \$6,960                             | 09/14/02         | 08/20/02     |

| TRANS DATE | POST DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|------------|-----------|-------------------|------------------------------------------|--------|
| 0810       | 0810      | 7441712KF015YENEQ | PAYMENT - THANK YOU                      | 400.00 |
| 0820       | 0820      |                   | *FINANCE CHARGE*                         | 38.08  |

|                                   |            |
|-----------------------------------|------------|
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 9.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$195.30   |
| REMAINING PROMOTIONAL BALANCE     | \$195.34   |
| PROMOTIONAL FINANCE CHARGE        | \$1.71     |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 9.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$3,334.02 |
| REMAINING PROMOTIONAL BALANCE     | \$3,330.95 |
| PROMOTIONAL FINANCE CHARGE        | \$30.93    |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 7.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$2,601.07 |
| REMAINING PROMOTIONAL BALANCE     | \$2,598.75 |
| PROMOTIONAL FINANCE CHARGE        | \$18.23    |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 6.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$1,557.04 |
| REMAINING PROMOTIONAL BALANCE     | \$1,735.74 |
| PROMOTIONAL FINANCE CHARGE        | \$12.00    |

#### Cardmember News

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5630 0000 460 205 7 13 020820 Page 1 of 2 5366 2080 2E49 01055630 00000000

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Check expires 120 days after 08/20/02

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56-1551/441

Pay To The Order Of \_\_\_\_\_ Date \_\_\_\_\_ \$ \_\_\_\_\_

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Memo \_\_\_\_\_ 209 Signature \_\_\_\_\_

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ACCOUNT NUMBER

4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$11,719.35      | \$0.00                               | \$0.00             | \$100.97          | \$400.00                  | \$11,420.32 |

| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                                        |                   |                                    |                                            |                             |
|-------------------------------------------------------------------------------------|----------------------------------------|-------------------|------------------------------------|--------------------------------------------|-----------------------------|
| FINANCE CHARGE SUMMARY                                                              |                                        |                   | PERIODIC RATES AND APR(S) MAY VARY |                                            |                             |
|                                                                                     | AVERAGE DAILY BALANCE<br>CURRENT CYCLE | PREVIOUS<br>CYCLE | DAILY<br>PERIODIC<br>RATE          | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE |
| Purchases                                                                           | \$3,343.31                             | \$0.00            | .035509%                           | 12.99%                                     | 32                          |
| Cash Advances                                                                       | \$0.00                                 | \$0.00            | .034779%                           | 19.99%                                     | 32                          |
| Promotions                                                                          | \$195.30                               | \$0.00            | .027379%                           | 9.99%                                      | 32                          |
| Promotions                                                                          | \$3,334.02                             | \$0.00            | .027379%                           | 9.99%                                      | 32                          |
| Promotions                                                                          | \$2,601.07                             | \$0.00            | .023905%                           | 7.99%                                      | 32                          |
| Promotions                                                                          | \$1,957.04                             | \$0.00            | .019169%                           | 6.99%                                      | 32                          |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                                        |                   | 9.99%                              | TOTAL PERIODIC FINANCE CHARGE              |                             |
|                                                                                     |                                        |                   |                                    | \$100.97                                   |                             |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
 † Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

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| ORVIS REWARD SUMMARY       |                                          |                                          |                            |                                 |                        |
|----------------------------|------------------------------------------|------------------------------------------|----------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD<br>BALANCE | + 5% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUSES /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | = REMAINING<br>BALANCE |
| \$0.08                     | \$0.00                                   | \$0.00                                   | \$0.00                     | \$0.00                          | \$0.08                 |

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Page 2 of 2

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|                     |              |                      |                             |                     |                                          |                     |                 |
|---------------------|--------------|----------------------|-----------------------------|---------------------|------------------------------------------|---------------------|-----------------|
| ACCOUNT NUMBER      |              | TOTAL<br>CREDIT LINE | CASH ADVANCE<br>CREDIT LINE | AVAILABLE<br>CREDIT | AVAILABLE PORTION<br>FOR CASH ADVANCES   | PAYMENT<br>DUE DATE | CLOSING<br>DATE |
| 4417 1229 8316 0863 |              | \$34,800             | \$6,960                     | \$23,880            | \$6,960                                  | 08/13/02            | 07/19/02        |
| TRANS<br>DATE       | POST<br>DATE | REFERENCE NUMBER     |                             |                     | MERCHANT NAME ON TRANSACTION DESCRIPTION |                     | AMOUNT          |
| 0621                | 0625         | 2464000J0A67SXXLJ    |                             |                     | 2868-3 CHECK TO HOWARD FUGATE JR         |                     | 2,000.00        |
| 0625                | 0625         |                      |                             |                     | *FINANCE CHARGE* TRANSACTION FEE         |                     | 50.00           |
| 0707                | 0707         | 7441712JQ014KQ4RW    |                             |                     | *FINANCE CHARGE*                         |                     | 300.00          |
| 0719                | 0719         |                      |                             |                     |                                          |                     | 35.68           |

|                                   |            |
|-----------------------------------|------------|
| <b>PROMOTIONAL RATE SUMMARY</b>   |            |
| CORRESPONDING PROMOTIONAL APR     | 9.900%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$195.40   |
| REMAINING PROMOTIONAL BALANCE     | \$195.23   |
| PROMOTIONAL FINANCE CHARGE        | \$1.60     |
| <b>PROMOTIONAL RATE SUMMARY</b>   |            |
| CORRESPONDING PROMOTIONAL APR     | 9.900%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$3,532.11 |
| REMAINING PROMOTIONAL BALANCE     | \$3,319.00 |
| PROMOTIONAL FINANCE CHARGE        | \$29.00    |
| <b>PROMOTIONAL RATE SUMMARY</b>   |            |
| CORRESPONDING PROMOTIONAL APR     | 7.890%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$2,717.97 |
| REMAINING PROMOTIONAL BALANCE     | \$2,568.39 |
| PROMOTIONAL FINANCE CHARGE        | \$17.86    |
| <b>PROMOTIONAL RATE SUMMARY</b>   |            |
| CORRESPONDING PROMOTIONAL APR     | 6.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$1,676.50 |
| REMAINING PROMOTIONAL BALANCE     | \$2,039.60 |
| PROMOTIONAL FINANCE CHARGE        | \$2.60     |

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Page 1 of 2

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Check expires 120 days after 07/19/02

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### Signatures

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ACCOUNT NUMBER

4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$9,875.61       | \$2,000.00                           | \$0.00             | \$143.74          | \$300.00                  | \$11,719.35 |

| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                                           |                   |                           |                                            |                             |
|-------------------------------------------------------------------------------------|-------------------------------------------|-------------------|---------------------------|--------------------------------------------|-----------------------------|
| PERIODIC RATE(S) AND APR(S) MAY VARY                                                |                                           |                   |                           |                                            |                             |
| FINANCE<br>CHARGE<br>SUMMARY                                                        | AVERAGE DAILY BALANCE<br>CURRENT<br>CYCLE | PREVIOUS<br>CYCLE | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE |
| Purchases                                                                           | \$3,340.97                                | \$0.00            | .05559%                   | 12.99%                                     | 30                          |
| Cash Advances                                                                       | \$0.00                                    | \$0.00            | .05417%                   | 12.99%                                     | 30                          |
| Promotions                                                                          | \$195.40                                  | \$0.00            | .02737%                   | 9.99%                                      | 30                          |
| Promotions                                                                          | \$3,332.11                                | \$0.00            | .02737%                   | 9.99%                                      | 30                          |
| Promotions                                                                          | \$2,117.97                                | \$0.00            | .02190%                   | 7.99%                                      | 30                          |
| Promotions                                                                          | \$1,670.50                                | \$0.00            | .01916%                   | 6.99%                                      | 30                          |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                                           |                   | 14.63%                    | TOTAL PERIODIC FINANCE CHARGE              |                             |
|                                                                                     |                                           |                   |                           | \$143.74                                   |                             |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees agreed as a percentage.  
 \* Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

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Member FDIC

| ORVIS REWARD SUMMARY       |                                          |                                          |                            |                                 |                        |
|----------------------------|------------------------------------------|------------------------------------------|----------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD<br>BALANCE | + 1% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% ORVIS REWARDS<br>EARNED THIS PERIOD | + BONUSES /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | = REMAINING<br>BALANCE |
| \$0.08                     | \$0.00                                   | \$0.00                                   | \$0.00                     | \$0.00                          | \$0.08                 |

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| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$9,875.61  | \$197.00            | 07/14/02         |                         |

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| ACCOUNT NUMBER                    | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE* | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|-----------------------------------|-------------------|---------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863               | \$34,600          | \$6,960                   | \$24,924                                 | \$6,960                             | 07/14/02         | 06/19/02     |
| TRANS DATE                        | POST DATE         | REFERENCE NUMBER          | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                     |                  | AMOUNT       |
| 0609                              | 0609              | 7441712HG0144X7XL         | PAYMENT - THANK YOU                      |                                     |                  | 300.00-      |
| 0619                              | 0619              |                           | *FINANCE CHARGE*                         |                                     |                  | 39.29        |
| PROMOTIONAL RATE SUMMARY          |                   |                           |                                          |                                     |                  |              |
| CORRESPONDING PROMOTIONAL APR     |                   |                           |                                          | 9.990%                              |                  |              |
| PROMOTIONAL AVERAGE DAILY BALANCE |                   |                           |                                          | \$195.53                            |                  |              |
| REMAINING PROMOTIONAL BALANCE     |                   |                           |                                          | \$195.39                            |                  |              |
| PROMOTIONAL FINANCE CHARGE        |                   |                           |                                          | \$1.76                              |                  |              |
| PROMOTIONAL RATE SUMMARY          |                   |                           |                                          |                                     |                  |              |
| CORRESPONDING PROMOTIONAL APR     |                   |                           |                                          | 9.990%                              |                  |              |
| PROMOTIONAL AVERAGE DAILY BALANCE |                   |                           |                                          | \$3,534.77                          |                  |              |
| REMAINING PROMOTIONAL BALANCE     |                   |                           |                                          | \$3,531.93                          |                  |              |
| PROMOTIONAL FINANCE CHARGE        |                   |                           |                                          | \$31.93                             |                  |              |
| PROMOTIONAL RATE SUMMARY          |                   |                           |                                          |                                     |                  |              |
| CORRESPONDING PROMOTIONAL APR     |                   |                           |                                          | 7.990%                              |                  |              |
| PROMOTIONAL AVERAGE DAILY BALANCE |                   |                           |                                          | \$2,052.45                          |                  |              |
| REMAINING PROMOTIONAL BALANCE     |                   |                           |                                          | \$2,047.55                          |                  |              |
| PROMOTIONAL FINANCE CHARGE        |                   |                           |                                          | \$21.33                             |                  |              |

## Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

5630 0080 A60 295 7 13 028619 Page 1 of 2 3566 2080 2E49 01055630 00000000

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

Check expires 120 days after 06/19/02

2783

599  
56-5617441

Pay To The Order Of \_\_\_\_\_ Date \_\_\_\_\_ \$ \_\_\_\_\_

**VOID VOID VOID**

*This document contains an official watermark. Absence of this feature indicates a copy.*

Dollars

Payable through  
First USA Management Services, Inc. Columbus, OH 43015

Maria \_\_\_\_\_ 209

Signature \_\_\_\_\_

This Statement is a Facsimile - Not an Original

ACCOUNT NUMBER

4417 1229 3316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$10,081.30      | \$0.00                               | \$0.00             | \$94.31           | \$300.00                  | \$9,875.61  |

| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                                        |                |                                    |                                      |                       |
|-------------------------------------------------------------------------------------|----------------------------------------|----------------|------------------------------------|--------------------------------------|-----------------------|
| FINANCE CHARGE SUMMARY                                                              |                                        |                | PERIODIC RATES AND APR(S) MAY VARY |                                      |                       |
|                                                                                     | AVERAGE DAILY BALANCE<br>CURRENT CYCLE | PREVIOUS CYCLE | DAILY PERIODIC RATE                | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE |
| Purchases                                                                           | \$3,344.42                             | \$0.00         | .035509%                           | 12.99%                               | 33                    |
| Cash Advances                                                                       | \$0.00                                 | \$0.00         | .054777%                           | 19.99%                               | 33                    |
| Promotions                                                                          | \$195.55                               | \$0.00         | .027379%                           | 9.99%                                | 33                    |
| Promotions                                                                          | \$3,534.77                             | \$0.00         | .027379%                           | 9.99%                                | 33                    |
| Promotions                                                                          | \$2,952.45                             | \$0.00         | .021909%                           | 7.99%                                | 33                    |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                                        |                | 10.40%                             | TOTAL PERIODIC FINANCE CHARGE        | \$94.31               |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
 \* Cash advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

First USA Bank, N.A.  
Member FDIC

| ORVIS REWARD SUMMARY    |                                          |                                          |                          |                                 |                        |
|-------------------------|------------------------------------------|------------------------------------------|--------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD BALANCE | + 5% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUS /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | = REMAINING<br>BALANCE |
| \$0.08                  | \$0.00                                   | \$0.00                                   | \$0.00                   | \$0.00                          | \$0.08                 |

ORDER 4-6OZ OMAHA STEAKS FILET MIGNONS ON SALE FOR \$39.99 AND GET 6-4OZ BURGERS FREE!  
 CALL 1-800-228-9055 AND ASK FOR #4381A/W.N. ADD \$9.99  
 STD. S/H PER ADDRESS. LIMIT 2. EXPIRES 7/31/02.  
 FIRST USA BANK, N.A. IS NOT AFFILIATED WITH OMAHA STEAKS.

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Page 2 of 2

3366 2080 2E49 01C55630 00000000

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 SPORTING TRADITIONS  
 Since 1856

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| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT ON PAYMENT |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863 | \$0.00          | \$10,081.30 | \$201.00            | 06/11/02         |                         |

New Address or Email: Print on back. Please make your check payable to First USA Bank, NA.

441712298316086300020100010081308

FIRST USA BANK, NA  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

00000000

⑆5000 160281 22129831608634⑈

|                                                                                                                                                                       |                                                               |                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|
| CUSTOMER SERVICE<br>1-800-231-2568 (INSIDE US)<br>1-302-594-5200 (OUTSIDE US) call collect<br>1-888-446-3308 (en Español)<br>1-800-955-8060 (TDD)<br>www.firstusa.com | ACCOUNT INQUIRY<br>P.O. BOX 8650<br>WILMINGTON, DE 19899-8650 | PAYMENT ADDRESS<br>P.O. BOX 15153<br>WILMINGTON DE 19886-5153 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE* | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|---------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$34,800          | \$6,960                   | \$24,718         | \$6,960                             | 06/11/02         | 05/17/02     |

| TRANS DATE | POST DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|------------|-----------|-------------------|------------------------------------------|--------|
| 0428       | 0428      | 7441712G601443YGK | PAYMENT - THANK YOU                      | 450.00 |
| 0517       | 0517      |                   | *FINANCE CHARGE*                         | 35.04  |

|                                   |            |
|-----------------------------------|------------|
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 9.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$194.51   |
| REMAINING PROMOTIONAL BALANCE     | \$193.23   |
| PROMOTIONAL FINANCE CHARGE        | \$1.60     |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 9.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$3,323.31 |
| REMAINING PROMOTIONAL BALANCE     | \$3,328.93 |
| PROMOTIONAL FINANCE CHARGE        | \$28.93    |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 5.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$170.96   |
| REMAINING PROMOTIONAL BALANCE     | \$48.75    |
| PROMOTIONAL FINANCE CHARGE        | \$0.84     |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 7.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$3,019.06 |
| REMAINING PROMOTIONAL BALANCE     | \$3,019.81 |
| PROMOTIONAL FINANCE CHARGE        | \$19.81    |

## Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

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Page 1 of 2

3366 2000 2E49 01C55630 00000000

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

Check expires 120 days after 05/17/02

1642

969  
SE:155:144

Pay To The  
Order Of

Date

\$

VOID VOID VOID

Dollars

Payable through:  
First USA Management Services, Inc. Delaware, OH 43015

Memo 209

Signature

This Statement is a Facsimile Not an Original

ACCOUNT NUMBER

4417 1229 9316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$10,445.08      | \$0.00                               | \$0.00             | \$86.22           | \$450.00                  | \$10,081.30 |

| FINANCE CHARGE SUMMARY           |                                        |                |                     |                                      |                       |
|----------------------------------|----------------------------------------|----------------|---------------------|--------------------------------------|-----------------------|
| FINANCE CHARGE SUMMARY           | AVERAGE DAILY BALANCE<br>CURRENT CYCLE | PREVIOUS CYCLE | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE |
| Purchases                        | \$3,281.79                             | \$0.00         | .035509%            | 12.99%                               | 30                    |
| Cash Advances                    | \$0.00                                 | \$0.00         | .054777%            | 19.99%                               | 30                    |
| Promotions                       | \$194.91                               | \$0.00         | .027377%            | 9.99%                                | 30                    |
| Promotions                       | \$3,523.31                             | \$0.00         | .027377%            | 9.99%                                | 30                    |
| Promotions                       | \$170.96                               | \$0.00         | .016422%            | 5.99%                                | 30                    |
| Promotions                       | \$3,015.96                             | \$0.00         | .021907%            | 7.99%                                | 30                    |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                                        |                | 10.30%              | TOTAL PERIODIC FINANCE CHARGE        |                       |
|                                  |                                        |                |                     | \$86.22                              |                       |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as Cash Advance and balance transfer fees expressed as a percentage.

Cash Advance Credit Limit is a portion of your total Credit Limit.

See reverse side for important information including notice about annual renewal.

First USA Bank, N.A.  
Member FDIC

| ORVIS REWARD SUMMARY    |                                          |                                          |                            |                                 |                        |
|-------------------------|------------------------------------------|------------------------------------------|----------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD BALANCE | + IN ORVIS REWARDS<br>EARNED THIS PERIOD | + IN OTHER REWARDS<br>EARNED THIS PERIOD | + BONUSES /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | = REMAINING<br>BALANCE |
| \$0.08                  | \$0.00                                   | \$0.00                                   | \$0.00                     | \$0.00                          | \$0.08                 |

ORDER 4-60Z OMAHA STEAK FILET MIGNONS ON SALE  
FOR \$39.99 AND RECEIVE 6-40Z BURGERS FREE!  
CALL 1-800-228-9055 AND ASK FOR #381AWN. ADD \$9.99  
STD. S/H PER ADDRESS. LIMIT 2. EXPIRES 6/30/02.  
FIRST USA BANK, N.A. IS NOT AFFILIATED WITH OMAHA STEAKS.

5630 0000 A60 205 7 13 020517 Page 2 of 2 3366 2080 2E49 01C25638 00000000

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SPORTING TRADITIONS  
Since 1856

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ACCOUNT NUMBER 4417 1229 8316 0863  
 PAST DUE AMOUNT \$0.00  
 NEW BALANCE \$10,445.08  
 MINIMUM PAYMENT DUE \$208.00  
 PAYMENT DUE DATE 05-12-02  
 STATE AMOUNT OF PAYMENT  
 New Address or E-mail: Print on back. Please make your check payable to First USA Bank, NA.  
 441712298316086300020800010445086

FIRST USA BANK, NA  
 P.O. BOX 15153  
 WILMINGTON DE 19886-5153

ELAINE FUGATE  
 633 MAPLE AVE  
 DU BOIS PA 15801-2313

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CUSTOMER SERVICE 1-800-231-2568 (INSIDE US)  
 1-302-394-8200 (OUTSIDE US) call collect  
 1-888-446-3308 (en Espanol)  
 1-800-955-8060 (TDD)  
 www.firstusa.com

ACCOUNT INQUIRY P.O. BOX 8650  
 WILMINGTON, DE 19899-8650

PAYMENT ADDRESS P.O. BOX 15153  
 WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$34,800          | \$6,960                  | \$24,354         | \$6,960                             | 05/12/02         | 04/17/02     |

| TRANS DATE | POST DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|------------|-----------|-------------------|------------------------------------------|--------|
| 0405       | 0417      | 7441712EF014TVZQ8 | PAYMENT - THANK YOU                      | 400.00 |
| 0417       | 0417      |                   | *FINANCE CHARGE*                         | 33.94  |

PROMOTIONAL RATE SUMMARY  
 CORRESPONDING PROMOTIONAL APR 9.990%  
 PROMOTIONAL AVERAGE DAILY BALANCE \$195.19  
 REMAINING PROMOTIONAL BALANCE \$195.17  
 PROMOTIONAL FINANCE CHARGE \$1.34

PROMOTIONAL RATE SUMMARY  
 CORRESPONDING PROMOTIONAL APR 9.990%  
 PROMOTIONAL AVERAGE DAILY BALANCE \$3,528.47  
 REMAINING PROMOTIONAL BALANCE \$3,528.01  
 PROMOTIONAL FINANCE CHARGE \$28.01

PROMOTIONAL RATE SUMMARY  
 CORRESPONDING PROMOTIONAL APR 5.990%  
 PROMOTIONAL AVERAGE DAILY BALANCE \$560.54  
 REMAINING PROMOTIONAL BALANCE \$415.24  
 PROMOTIONAL FINANCE CHARGE \$2.81

PROMOTIONAL RATE SUMMARY  
 CORRESPONDING PROMOTIONAL APR 7.990%  
 PROMOTIONAL AVERAGE DAILY BALANCE \$3,019.48  
 REMAINING PROMOTIONAL BALANCE \$3,019.18  
 PROMOTIONAL FINANCE CHARGE \$19.18

CONGRATULATIONS! YOUR CREDIT LINE HAS BEEN INCREASED TO \$14,800. USE YOUR NEW PURCHASING POWER FOR ANY PURPOSE YOU CHOOSE. THANK YOU FOR BEING A WONDERFUL CUSTOMER.

Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION CALL CARDMEMBER SERVICES. IF A REWARDS COUPON IS ATTACHED, YOU MAY NOT RECEIVE A CHECK.

5636 0000 A6D 205 7 13 020417 Page 1 of 2 3366 2010 2E49 0165563C 00000000

ELAINE FUGATE  
 633 MAPLE AVE  
 DU BOIS PA 15801-2313

Check expires 120 days after 04/17/02

2510

995  
 56⑆251⑆44⑆

Pay To The  
 Order Of

Date

\$

VOID VOID VOID

Dollars

Payable through  
 First USA Management Services Inc. Columbus, OH 43215

Memo

209

Signature

This Statement is a Facsimile - Not an Original

ACCOUNT NUMBER  
4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$10,759.60      | \$0.00                               | \$0.00             | \$85.48           | \$400.00                  | \$10,445.08 |

GRACE PERIOD TYPE B (Please see back of statement for the Grace Period expiration.) PERIODIC RATES AND APR(S) MAY VARY

| FINANCE<br>CHARGE<br>SUMMARY     | AVERAGE DAILY BALANCE<br>CURRENT<br>CYCLE | PREVIOUS<br>CYCLE | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE | PERIODIC<br>FINANCE<br>CHARGE |
|----------------------------------|-------------------------------------------|-------------------|---------------------------|--------------------------------------------|-----------------------------|-------------------------------|
| Purchases                        | \$3,288.04                                | \$0.00            | .03559%                   | 12.89%                                     | 29                          | \$33.94                       |
| Cash Advances                    | \$0.00                                    | \$0.00            | .03477%                   | 12.89%                                     | 29                          | \$0.00                        |
| Promotions                       | \$195.19                                  | \$0.00            | .02737%                   | 9.99%                                      | 29                          | \$1.54                        |
| Promotions                       | \$3,528.47                                | \$0.00            | .02737%                   | 9.99%                                      | 29                          | \$28.01                       |
| Promotions                       | \$550.54                                  | \$0.00            | .01642%                   | 5.99%                                      | 29                          | \$2.81                        |
| Promotions                       | \$3,019.48                                | \$0.00            | .02190%                   | 7.99%                                      | 29                          | \$19.18                       |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                                           |                   | 10.13%                    | TOTAL PERIODIC FINANCE CHARGE              |                             | \$85.48                       |

The Outstanding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advance and balance transfer fees expressed as a percentage.

† Cash Advance Credit Line is a portion of your Real Credit Line.

See reverse side for important information including notice about annual renewal.

First USA Bank, N.A.  
Member FDIC

ORVIS REWARD SUMMARY

| PREVIOUS REWARD<br>BALANCE | + 1% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUS /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | = REMAINING<br>BALANCE |
|----------------------------|------------------------------------------|------------------------------------------|--------------------------|---------------------------------|------------------------|
| \$0.08                     | \$0.00                                   | \$0.00                                   | \$0.00                   | \$0.00                          | \$0.08                 |

DON'T FORGET MOTHER'S DAY IS SUNDAY MAY 12TH! ORDER NOW FOR ANY OCCASION AND SAVE \$10 ON A DOZEN ROSES OR SAVE \$5 ON ALL OTHER FLOWERS & GIFTS FROM FLOWERS USA! SHOP ONLINE AT FLOWERSUSA.COM OR CALL 1-800-225-3232, 24 HOURS A DAY! JUST REFER TO CODE 364 AND SAVE! SAME DAY DELIVERY IS AVAILABLE! MAKING ELECTRONIC PAYMENTS ON YOUR CREDIT CARD ACCOUNT IS FASTER AND EASIER THAN EVER! JUST CALL OUR DEDICATED PAYMENT LINE AT 800-456-7958 AND FOLLOW THE AUTOMATED INSTRUCTIONS. PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN A BUSINESS DAY OF YOUR CALL AND THERE IS NO FEE FOR THIS PAYMENT SERVICE!

5630 0000 460

205 7 13 020417

Page 2 of 2

3366 2880 2E49 01C55630 08000000

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FIRST USA BANK, NA  
P.O. BOX 15153  
WILMINGTON DE 19886-5153  
|||

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

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|                                                                                                                                                                                                             |                                                               |                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|
| CUSTOMER SERVICE<br>1-800-231-2568 (INSIDE US)<br>1-302-594-8200 (OUTSIDE US) call collect<br>1-888-446-3308 (en Español)<br>1-800-955-8060 (TDD)<br><a href="http://www.firstusa.com">www.firstusa.com</a> | ACCOUNT INQUIRY<br>P.O. BOX 8650<br>WILMINGTON, DE 19809-8650 | PAYMENT ADDRESS<br>P.O. BOX 15153<br>WILMINGTON DE 19886-5153 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------|

|                     |           |                   |  |                          |                                          |                                     |                  |              |
|---------------------|-----------|-------------------|--|--------------------------|------------------------------------------|-------------------------------------|------------------|--------------|
| ACCOUNT NUMBER      |           | TOTAL CREDIT LINE |  | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT                         | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
| 4417 1229 8316 0863 |           | \$26,700          |  | \$5,340                  | \$15,940                                 | \$5,340                             | 04/13/02         | 03/19/02     |
| TRANS DATE          | POST DATE | REFERENCE NUMBER  |  |                          | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                     |                  | AMOUNT       |
| 0311                | 0311      | 7441712EN0132ZG0W |  |                          | PAYMENT - THANK YOU                      |                                     |                  | 300.00       |
| 0319                | 0319      |                   |  |                          | * FINANCE CHARGE *                       |                                     |                  | 32.83        |

|                                   |            |
|-----------------------------------|------------|
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 9.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$105.50   |
| REMAINING PROMOTIONAL BALANCE     | \$195.12   |
| PROMOTIONAL FINANCE CHARGE        | \$1.49     |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 9.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$3,374.07 |
| REMAINING PROMOTIONAL BALANCE     | \$3,257.09 |
| PROMOTIONAL FINANCE CHARGE        | \$27.69    |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 5.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$871.59   |
| REMAINING PROMOTIONAL BALANCE     | \$732.48   |
| PROMOTIONAL FINANCE CHARGE        | \$4.01     |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 7.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$1,623.47 |
| REMAINING PROMOTIONAL BALANCE     | \$3,018.54 |
| PROMOTIONAL FINANCE CHARGE        | \$18.54    |

## Cardmember News

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5630 0000 A6D 205 7 13 070319 Page 1 of 2 3366 2000 ZF49 01655630 00000000

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2513

Check expires 120 days after 03/19/02

2408

599  
56-1551/441

**Pay To The  
Order Of —**

Date \_\_\_\_\_

3

**VOID VOID VOID**  
This document contains no content.

***-Dollars***

Payable through  
First USA Management Services, Inc. Delaware OH 43015

Memo \_\_\_\_\_ 209

*Signature*

This Statement is a Facsimile - Not an Original



ACCOUNT NUMBER

4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$10,975.64      | \$0.00                               | \$0.00             | \$83.96           | \$380.00                  | \$10,759.60 |

| GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation) |                       |                |                                        |                                      |                       |
|-------------------------------------------------------------------------------------|-----------------------|----------------|----------------------------------------|--------------------------------------|-----------------------|
| FINANCE CHARGE SUMMARY                                                              |                       |                | PERIODIC RATES (S) AND APR(S) MAY VARY |                                      |                       |
| CURRENT CYCLE                                                                       | AVERAGE DAILY BALANCE | PREVIOUS CYCLE | DAILY PERIODIC RATE                    | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE |
| Purchases                                                                           | \$3,294.84            | \$0.00         | 0.35559%                               | 12.99%                               | 28                    |
| Cash Advances                                                                       | \$0.00                | \$0.00         | 0.5477%                                | 19.99%                               | 28                    |
| Promotions                                                                          | \$195.50              | \$0.00         | 0.2737%                                | 9.99%                                | 28                    |
| Promotions                                                                          | \$3,334.07            | \$0.00         | 0.2737%                                | 9.99%                                | 28                    |
| Promotions                                                                          | \$187.90              | \$0.00         | 0.1642%                                | 5.99%                                | 28                    |
| Promotions                                                                          | \$3,023.47            | \$0.00         | 0.2190%                                | 7.99%                                | 28                    |
| EFFECTIVE ANNUAL PERCENTAGE RATE                                                    |                       |                | 10.02%                                 | TOTAL PERIODIC FINANCE CHARGE        | \$83.96               |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
 1 Cash Advance Credit Line is a portion of your total Credit Line.  
 See reverse side for important information including notice about annual renewal.

First USA Bank, N.A.  
Member FDIC

| ORVIS REWARD SUMMARY    |                                          |                                          |                          |                                 |                        |
|-------------------------|------------------------------------------|------------------------------------------|--------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD BALANCE | + 4% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUS /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | - REMAINING<br>BALANCE |
| \$0.08                  | \$0.00                                   | \$0.00                                   | \$0.00                   | \$0.00                          | \$0.08                 |

MAKING ELECTRONIC PAYMENTS ON YOUR CREDIT CARD ACCOUNT IS FASTER AND EASIER THAN EVER! JUST CALL OUR DEDICATED PAYMENT LINE AT 800-436-7958 AND FOLLOW THE AUTOMATED INSTRUCTIONS. PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN A BUSINESS DAY OF YOUR CALL AND THERE IS NO FEE FOR THIS PAYMENT SERVICE!

DON'T FORGET MOTHER'S DAY IS SUNDAY, MAY 12TH! ORDER NOW AND SAVE \$10 ON A DOZEN ROSES OR \$5 ON ALL OTHER FLOWERS & GIFTS FROM FLOWERS USA! SIMPLY ORDER ON LINE AT FLOWERSUSA.COM OR CALL 1-800-225-3232, 24 HOURS, 7 DAYS A WEEK. REFER TO CODE 364 WHEN PLACING YOUR ORDER. SAME DAY DELIVERY IS AVAILABLE!

FINALLY, TAXES MADE EASY WITH E-FILE FROM EZTAXRETURN.COM. SAVE MONEY, SAVE TIME. GET YOUR REFUND BACK IN 10 DAYS!  
 \*NO FORMS\*NO MATH\*NO POST OFFICE\*NO SOFTWARE TO LOAD\*  
 REG. \$29.95. PREFERRED CARD MEMBERS PAY ONLY \$24.95  
 JUST USE ON-LINE COUPON CODE TUS387 AND SAVE \$5.00

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| ACCOUNT NUMBER      | PART DUE<br>AMOUNT | NEW BALANCE | MINIMUM<br>PAYMENT DUE | PAYMENT DUE<br>DATE | WRITE AMOUNT<br>OF PAYMENT |
|---------------------|--------------------|-------------|------------------------|---------------------|----------------------------|
| 4417 1229 8316 0863 | \$0.00             | \$10,975.64 | \$219.00               | 03/16/02            |                            |

New Address or E-mail: Print on back. Please make your check payable to First USA Bank, NA.

441712298316086300021900010975642

FIRST USA BANK, NA  
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⑆500016028122129831608634⑈

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1-888-446-3303 (es Espanol)  
1-800-955-8060 (TDD)  
www.firstusa.com

ACCOUNT INQUIRY  
P.O. BOX 8650  
WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL<br>CREDIT LINE | CASH ADVANCE<br>CREDIT LINE | AVAILABLE<br>CREDIT | AVAILABLE PORTION<br>FOR CASH ADVANCES | PAYMENT<br>DUE DATE | CLOSING<br>DATE |
|---------------------|----------------------|-----------------------------|---------------------|----------------------------------------|---------------------|-----------------|
| 4417 1229 8316 0863 | \$26,700             | \$5,340                     | \$15,724            | \$5,340                                | 03/16/02            | 02/19/02        |

| TRANS<br>DATE | POST<br>DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|---------------|--------------|-------------------|------------------------------------------|--------|
| 0210          | 0210         | 7441712DT0164LSQL | PAYMENT - THANK YOU                      | 100.00 |
| 0210          | 0210         | 7441712DT0164LSQQ | PAYMENT - THANK YOU                      | 135.05 |
| 0219          | 0219         |                   | *FINANCE CHARGE*                         | 37.53  |

|                                   |            |
|-----------------------------------|------------|
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 9.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$196.10   |
| REMAINING PROMOTIONAL BALANCE     | \$195.34   |
| PROMOTIONAL FINANCE CHARGE        | \$1.71     |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 9.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$2,534.94 |
| REMAINING PROMOTIONAL BALANCE     | \$3,330.95 |
| PROMOTIONAL FINANCE CHARGE        | \$30.96    |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 5.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$1,004.79 |
| REMAINING PROMOTIONAL BALANCE     | \$956.85   |
| PROMOTIONAL FINANCE CHARGE        | \$5.28     |
| PROMOTIONAL RATE SUMMARY          |            |
| CORRESPONDING PROMOTIONAL APR     | 7.990%     |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$3,636.56 |
| REMAINING PROMOTIONAL BALANCE     | \$3,021.42 |
| PROMOTIONAL FINANCE CHARGE        | \$21.42    |

## Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 7.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION CALL CARDMEMBER SERVICES. IF A REWARDS COUPON IS ATTACHED YOU MAY NOT RECEIVE A CHECK.

5630 0000 A6D 205 7 13 020219 Page 1 of 2 3366 2080 2E49 01C55630 00000000

ELAINE FUGATE  
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DU BOIS PA 15801-2313

Check expires 120 days after 02/19/02

2288

999  
56-1551/441

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Date

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Dollars

Payable through:  
First USA Management Services, Inc. Delaware OH 43015

Memo 209

Signature

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ACCOUNT NUMBER

4417 1229 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$71,113.79      | \$0.00                               | \$0.00             | \$96.90           | \$235.05                  | \$10,975.64 |

GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation)

PERIODIC RATES (AND APR) MAY VARY

| FINANCE<br>CHARGE<br>SUMMARY     | AVERAGE DAILY BALANCE<br>CURRENT<br>CYCLE | PREVIOUS<br>CYCLE | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE | PERIODIC<br>FINANCE<br>CHARGE |
|----------------------------------|-------------------------------------------|-------------------|---------------------------|--------------------------------------------|-----------------------------|-------------------------------|
| Purchases                        | \$3,294.95                                | \$0.00            | .03559%                   | 12.99%                                     | 32                          | \$17.53                       |
| Cash Advances                    | \$0.00                                    | \$0.00            | .05477%                   | 19.99%                                     | 32                          | \$0.00                        |
| Promotions                       | \$196.10                                  | \$0.00            | .02737%                   | 9.99%                                      | 32                          | \$3.71                        |
| Promotions                       | \$3,554.04                                | \$0.00            | .02737%                   | 9.99%                                      | 32                          | \$30.96                       |
| Promotions                       | \$1,094.79                                | \$0.00            | .01642%                   | 5.99%                                      | 32                          | \$5.28                        |
| Promotions                       | \$3,056.56                                | \$0.00            | .02190%                   | 7.99%                                      | 32                          | \$21.42                       |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                                           |                   | 9.97%                     | TOTAL PERIODIC FINANCE CHARGE              |                             | \$96.90                       |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees spread as a percentage.

\* Cash Advance Credit Line is a portion of your total Credit Line.

See reverse side for important information including notice about annual renewal.

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| ORVIS REWARD SUMMARY       |                                          |                                          |                          |                                 |                        |
|----------------------------|------------------------------------------|------------------------------------------|--------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD<br>BALANCE | + 5% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUS /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | = REMAINING<br>BALANCE |
| \$0.08                     | \$0.00                                   | \$0.00                                   | \$0.00                   | \$0.00                          | \$0.08                 |

HOTEL SAVINGS OF 15-30% OFF THESE NATIONAL HOTEL CHAINS!  
 DAYS INN: 800-268-2195, HOWARD JOHNSON: 800-709-0939, RAMADA:  
 800-462-8035, TRAVELODGE: 800-545-5545, WINGATE INN: 877-202-  
 5814, AMERIHOTEL: 800-996-2087, VILLAGER: 858-821-5779. SOME  
 RESTRICTIONS APPLY. ADVANCE RESERVATIONS REQ'D. USE ID#20042

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Page 2 of 2

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| ACCOUNT NUMBER                                                                              | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OR PAYMENT |
|---------------------------------------------------------------------------------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| 4417 1229 8316 0863                                                                         | \$0.00          | \$11,113.79 | \$222.00            | 02/12/02         |                         |
| New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA. |                 |             |                     |                  |                         |

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PAYMENT ADDRESS  
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| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$26,700          | \$5,340                  | \$15,586         | \$5,340                             | 02/12/02         | 01/18/02     |

| TRANS DATE | POST DATE | REFERENCE NUMBER   | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT   |
|------------|-----------|--------------------|------------------------------------------|----------|
| 1220       | 1224      | 2464000B6A61SJTHA  | 1934-3 CHECK TO ELAINE FUGATE            | 1,000.00 |
| 1220       | 1224      | 2464000B6A64SKZZF  | 1920-3 CHECK TO HOWARD FUGATE JR MD      | 3,000.00 |
| 1224       | 1224      |                    | *FINANCE CHARGE* TRANSACTION FEE         | 50.00    |
| 1224       | 1224      |                    | *FINANCE CHARGE* TRANSACTION FEE         | 50.00    |
| 1231       | 1231      | 24121250K6E231K58  | MCDERMOTS RESTAURANT & SYKESVILLE PA     | 135.05   |
| 0107       | 0107      | 24164070RG33GKIFY  | AMES DEPT STOR00005371 DU BOIS PA        | 42.39    |
| 0107       | 0107      | 24399000RPF5E922JT | BATH&BODY 00012195 DLBOIS PA             | 60.74    |
| 0107       | 0107      | 24399000RPF5E922KV | BATH&BODY 00012195 DUBOIS PA             | 25.12    |
| 0110       | 0110      | 7441712Q5015B8L4Y  | PAYMENT - THANK YOU                      | 200.00   |
| 0118       | 0118      |                    | *FINANCE CHARGE*                         | 33.80    |

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 9.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$291.89  
REMAINING PROMOTIONAL BALANCE \$196.02  
PROMOTIONAL FINANCE CHARGE \$2.39

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 9.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$3,534.36  
REMAINING PROMOTIONAL BALANCE \$3,525.02  
PROMOTIONAL FINANCE CHARGE \$29.02

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 9.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$868.44  
REMAINING PROMOTIONAL BALANCE \$1,034.28  
PROMOTIONAL FINANCE CHARGE \$4.28

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 7.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$2,607.12  
REMAINING PROMOTIONAL BALANCE \$3,067.13  
PROMOTIONAL FINANCE CHARGE \$17.12

## Cardmember News

TO AVOID FINANCE CHARGES ON PURCHASES, PAY THE FULL NEW BALANCE BY THE PAYMENT DUE DATE SHOWN ON YOUR STATEMENT. IF NOT PAID IN FULL, FINANCE CHARGES WILL ACCRUE ON ALL UNPAID BALANCES UNTIL THOSE BALANCES ARE PAID IN FULL. (SEE BACK OF STATEMENT FOR OTHER GRACE PERIOD INFORMATION.)

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|                                                                                                                                                                                         |  |                                                            |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------------------|--|
|                                                                                                      |  | Serial Number: 02018000000042<br>Expiration Date: 07/18/02 |  |
| <p><b>VOID VOID VOID</b></p>                                                                                                                                                            |  |                                                            |  |
| Elaine Fugate                                                                                                                                                                           |  | \$25.00                                                    |  |
| Twenty Five Dollars and 00/100                                                                                                                                                          |  |                                                            |  |
| This certificate entitles you to \$25.00 toward the purchase of Orvis clothing or Orvis store purchases.                                                                                |  |                                                            |  |
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FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION CALL CARDMEMBER SERVICES. IF A REWARDS COUPON IS ISSUED, YOU MAY NOT RECEIVE A CHECK.

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$6,883.87       | \$4,263.30                           | \$0.00             | \$166.62          | \$200.00                  | \$11,113.79 |

GRACE PERIOD TYPE B (Please see back of statement for the Grace Period explanation)

| FINANCE<br>CHARGE<br>SUMMARY     | AVERAGE DAILY BALANCE |                   | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE | PERIODIC<br>FINANCE<br>CHARGE |
|----------------------------------|-----------------------|-------------------|---------------------------|--------------------------------------------|-----------------------------|-------------------------------|
|                                  | CURRENT<br>CYCLE      | PREVIOUS<br>CYCLE |                           |                                            |                             |                               |
| Purchases                        | \$3,165.73            | \$0.00            | 0.35359%                  | 12.99%                                     | 30                          | \$33.80                       |
| Cash Advances                    | \$0.00                | \$0.00            | 0.34774%                  | 19.98%                                     | 30                          | \$0.00                        |
| Promotions                       | \$291.89              | \$0.00            | 0.27377%                  | 9.99%                                      | 30                          | \$2.10                        |
| Promotions                       | \$3,534.36            | \$0.00            | 0.27377%                  | 9.98%                                      | 30                          | \$29.02                       |
| Promotions                       | \$868.00              | \$0.00            | 0.16422%                  | 3.98%                                      | 30                          | \$4.28                        |
| Promotions                       | \$2,697.12            | \$0.00            | 0.21904%                  | 7.09%                                      | 30                          | \$17.13                       |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                       |                   | 19.30%                    | TOTAL PERIODIC FINANCE CHARGE              |                             | \$166.62                      |

The Corresponding APX is the rate of interest you pay when you finance a purchase.

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges—including transaction fees (such as cash advance and balance transfer fees)—expressed as a percentage.  
1 Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

First USA Bank, N.A.  
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| ORVIS REWARD SUMMARY    |                                       |                                       |                       |                              |                     |
|-------------------------|---------------------------------------|---------------------------------------|-----------------------|------------------------------|---------------------|
| PREVIOUS REWARD BALANCE | + 1% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUS / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD | - REMAINING BALANCE |
| \$22.44                 | \$0.00                                | \$2.64                                | \$0.00                | \$25.00                      | \$0.08              |
| JUST IN TIME FOR VAL    |                                       |                                       |                       |                              |                     |

JUST IN TIME FOR VALENTINE'S DAY! SAVE \$10 ON A DOZEN LONG-STEMMED ROSES AND SAVE \$5 ON ALL OTHER FLOWERS AND GIFTS FROM FLOWERS USA. SHOW THAT SPECIAL PERSON HOW MUCH YOU CARE! SIMPLY ORDER ONLINE AT [WWW.FLOWERSUSA.COM](http://WWW.FLOWERSUSA.COM) OR CALL 1-800-225-3232 AND REFER TO SPECIAL CODE 131 TO SAVE!

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GET 300 MINUTES OF STATE-TO-STATE CALLING DURING THE TIME  
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ON SALE FOR \$39.99 (SAVE \$17) AND GET SIX-4OZ. OMAMA  
STEAK BURGERS FREE! CALL 1-800-228-9055 AND ASK FOR OFFER  
#381AWN. ADD \$9.99 STANDARD SHIPPING PER ADDRESS.  
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|                     |              |                     |                                          |                     |                                        |                     |                  |
|---------------------|--------------|---------------------|------------------------------------------|---------------------|----------------------------------------|---------------------|------------------|
| ACCOUNT NUMBER      |              | TOTAL<br>CHILD LINE | CASH/ADVANCE<br>CREDIT LINE *            | AVAILABLE<br>CREDIT | AVAILABLE PORTION<br>FOR CASH ADVANCES | PAYMENT<br>DUE DATE | CLOSING<br>DATE  |
| 4417 1229 8316 0863 |              | \$26,700            | \$5,340                                  | \$19,876            | \$5,340                                | 01/13/02            | 12/19/01         |
| TRANS.<br>DATE      | POST<br>DATE | REFERENCE NUMBER    | MERCHANT NAME OR TRANSACTION DESCRIPTION |                     |                                        |                     | AMOUNT           |
| 1214<br>1219        | 1214<br>1219 | 7441712AW013VW6F3   | PAYMENT - THANK YOU<br>*FINANCE CHARGE*  |                     |                                        |                     | 300.00-<br>32.38 |

|                                   |          |
|-----------------------------------|----------|
| PROMOTIONAL RATE SUMMARY          |          |
| CORRESPONDING PROMOTIONAL APR     | 9.990%   |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$319.21 |
| REMAINING PROMOTIONAL BALANCE     | \$332.20 |
| PROMOTIONAL FINANCE CHARGE        | \$4.26   |
| PROMOTIONAL RATE SUMMARY          |          |
| CORRESPONDING PROMOTIONAL APR     | 9.990%   |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$338.23 |
| REMAINING PROMOTIONAL BALANCE     | \$332.03 |
| PROMOTIONAL FINANCE CHARGE        | \$29.05  |

CONGRATULATIONS! YOUR CREDIT LINE HAS BEEN INCREASED TO \$26,700. USE YOUR NEW PURCHASING POWER FOR ANY PURPOSE YOU CHOOSE. THANK YOU FOR BEING A WONDERFUL CUSTOMER.

## Cardmember News

FOR CARDMEMBERS WHO HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION CALL CARDMEMBER SERVICES. IF A REWARDS COUPON IS ISSUED YOU MAY NOT RECEIVE A CHECK.

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Page 1 of 2

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Order Of —**

Date \_\_\_\_\_

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***-Dollars***

Provide through:  
Fast LSA Management Services, Inc. Columbia, OH 43015

Memo \_\_\_\_\_ 209

*Signature*

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ACCOUNT NUMBER  
4417 1220 8316 0863

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS<br>AND CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$7,118.18       | \$0.00                               | \$0.00             | \$65.69           | \$300.00                  | \$6,883.87  |

GRACE PERIOD TYPE D (Please see back of statement for the Grace Period explanation)

| FINANCE<br>CHARGE<br>SUMMARY     | AVERAGE DAILY BALANCE<br>CURRENT<br>CYCLE | PREVIOUS<br>CYCLE | DAILY<br>PERIODIC<br>RATE | CORRESPONDING<br>ANNUAL<br>PERCENTAGE RATE | DAYS IN<br>BILLING<br>CYCLE | PERIODIC<br>FINANCE<br>CHARGE |
|----------------------------------|-------------------------------------------|-------------------|---------------------------|--------------------------------------------|-----------------------------|-------------------------------|
| Purchases                        | \$3,032.60                                | \$0.00            | .03550%                   | 12.99%                                     | 30                          | \$32.38                       |
| Cash Advances                    | \$0.00                                    | \$0.00            | .05477%                   | 19.99%                                     | 30                          | \$0.00                        |
| Promotions                       | \$3,121.21                                | \$0.00            | .02736%                   | 9.99%                                      | 30                          | \$4.26                        |
| Promotions                       | \$3,538.23                                | \$0.00            | .02737%                   | 9.99%                                      | 30                          | \$29.05                       |
| EFFECTIVE ANNUAL PERCENTAGE RATE |                                           |                   | 11.27%                    | TOTAL PERIODIC FINANCE CHARGE              |                             | \$65.69                       |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
\* Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

First USA Bank, N.A.  
Member FDIC

| ORVIS REWARD SUMMARY       |                                          |                                          |                            |                                 |                        |
|----------------------------|------------------------------------------|------------------------------------------|----------------------------|---------------------------------|------------------------|
| PREVIOUS REWARD<br>BALANCE | + 5% ORVIS REWARDS<br>EARNED THIS PERIOD | + 1% OTHER REWARDS<br>EARNED THIS PERIOD | + BONUSES /<br>ADJUSTMENTS | - REWARDS<br>ISSUED THIS PERIOD | = REMAINING<br>BALANCE |
| \$22.44                    | \$0.00                                   | \$0.00                                   | \$0.00                     | \$0.00                          | \$22.44                |

GET \$40 BACK ON YOUR CREDIT CARD PURCHASES WHEN YOU TRY THE  
COMPLETE HOME SERVICE FOR 3 MONTHS FOR ONLY \$1  
CALL 1-888-349-4722 FOR DETAILS. SOME RESTRICTIONS MAY APPLY  
GET 10% TO 50% OFF THOUSANDS OF ITEMS FOR YOUR HOME!  
ALL WITH A 200% LOW PRICE GUARANTEE! OFFER EXPIRES 03-01-02.

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Since 1856

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|                     |                 |             |                     |      |                  |      |
|---------------------|-----------------|-------------|---------------------|------|------------------|------|
| ACCOUNT NUMBER      | PAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | DATE | PAYMENT DUE DATE | DATE |
| 4417 1229 8316 0863 | \$0.00          | \$7,118.18  | \$142.00            |      | 12/14/01         |      |

Please make checks payable to First USA Bank, N.A.  
First USA is the issuer of this account. Send trip portion of statement with payment in enclosed envelope.

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441712298316086300014200007118184

New Address or E-mail?  
Please see reverse side of form.

CUSTOMER SERVICE  
1-800-231-2568 (INSIDE US)  
1-802-594-8200 (OUTSIDE US) call collect  
1-833-446-3308 (en Espanol)  
1-800-955-8060 (TDD)  
www.firstusa.com

ACCOUNT INQUIRY  
P.O. BOX 8650  
WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

|                     |                   |                          |                  |                                     |                  |             |
|---------------------|-------------------|--------------------------|------------------|-------------------------------------|------------------|-------------|
| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT | AVAILABLE PORTION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSED DATE |
| 4417 1229 8316 0863 | \$20,500          | \$4,100                  | \$13,381         | \$4,100                             | 12/14/01         | 11/19/01    |

| TRANS DATE | POST DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT |
|------------|-----------|-------------------|------------------------------------------|--------|
| 1110       | 1110      | 74417129V015D9X41 | PAYMENT - THANK YOU                      | 300.00 |
| 1119       | 1119      |                   | *FINANCE CHARGE*                         | 33.41  |

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 9.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$692.66  
REMAINING PROMOTIONAL BALANCE \$564.28  
PROMOTIONAL FINANCE CHARGE \$5.87

PROMOTIONAL RATE SUMMARY  
CORRESPONDING PROMOTIONAL APR 9.990%  
PROMOTIONAL AVERAGE DAILY BALANCE \$3,565.48  
REMAINING PROMOTIONAL BALANCE \$3,510.25  
PROMOTIONAL FINANCE CHARGE \$30.25

| PREVIOUS BALANCE | + PURCHASES, FEES AND ADJUSTMENTS | + CASH ADVANCES | + FINANCE CHARGES | - PAYMENTS AND CREDITS | NEW BALANCE |
|------------------|-----------------------------------|-----------------|-------------------|------------------------|-------------|
| \$7,348.65       | \$0.00                            | \$0.00          | \$69.53           | \$300.00               | \$7,118.18  |

GRACE PERIOD TYPE IS (Please see back of statement for the Grace Period explanation)

| FINANCE CHARGE SUMMARY | AVERAGE DAILY BALANCE | PREVIOUS CYCLE | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | DAYS IN BILLING CYCLE | PERIODIC FINANCE CHARGE |
|------------------------|-----------------------|----------------|---------------------|--------------------------------------|-----------------------|-------------------------|
| Purchases              | \$3,027.58            | \$0.00         | 0.03559%            | 12.99%                               | 31                    | \$13.41                 |
| Cash Advances          | \$0.00                | \$0.00         | 0.04177%            | 10.99%                               | 31                    | \$0.00                  |
| Promotions             | \$692.66              | \$0.00         | 0.02736%            | 9.99%                                | 31                    | \$5.87                  |
| Promotions             | \$3,565.48            | \$0.00         | 0.02737%            | 9.99%                                | 31                    | \$30.25                 |

EFFECTIVE ANNUAL PERCENTAGE RATE 11.45% TOTAL PERIODIC FINANCE CHARGE \$69.53

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge, including transaction fees such as cash advance and balance transfer fees, expressed as a percentage.  
\* Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including twice about annual renewal.

First USA Bank, N.A.  
Member FDIC

| ORVIS REWARD SUMMARY    |                                       |                                       |                         |                              |
|-------------------------|---------------------------------------|---------------------------------------|-------------------------|------------------------------|
| PREVIOUS REWARD BALANCE | + 2% ORVIS REWARDS EARNED THIS PERIOD | + 1% OTHER REWARDS EARNED THIS PERIOD | + BONUSES / ADJUSTMENTS | - REWARDS ISSUED THIS PERIOD |
| \$22.44                 | \$0.00                                | \$0.00                                | \$0.00                  | \$0.00                       |
|                         |                                       |                                       |                         | - REMAINING BALANCE          |
|                         |                                       |                                       |                         | \$22.44                      |

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

Check expires 120 days after 11/19/01

1082

999  
56-1551/441

Pay To The Order Of \_\_\_\_\_ Date \_\_\_\_\_ \$ \_\_\_\_\_

**VOID VOID VOID**

This document contains an official watermark. Absence of this feature indicates a copy.

Dollars

Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

Memo \_\_\_\_\_ 209

Signature \_\_\_\_\_

10044155111370298316086331082  
This Statement is a Facsimile - Not an Original



Please make checks payable to First USA Bank, N.A.  
First USA is the issuer of this account. Send top portion of statement with payment in enclosed envelope.

Free List

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

[illegible]

441712298316086300014600007348659

New Address or E-mail?  
Please see reverse side of form.

**CUSTOMER SERVICE**  
1-800-231-2568 (INSIDE U.S.)  
1-302-594-8200 (OUTSIDE U.S.) call collect  
1-888-446-3308 (en Español)  
1-800-955-8060 (TDD)  
[www.furniture.com](http://www.furniture.com)

ACCOUNT INQUIRY  
P.O. BOX 8650  
WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

| TRANS<br>DATE | POST<br>DATE | REFERENCE NUMBER  | MERCHANT NAME OR TRANSACTION DESCRIPTION | AMOUNT   |
|---------------|--------------|-------------------|------------------------------------------|----------|
| 0920          | 0924         | 24400308BA61V5745 | 1481-3 CHECK TO HOWARD                   |          |
| 0924          | 0924         |                   | *FINANCE CHARGE* TRANSACTION FEE         | 3,500.00 |
| 1013          | 1013         | 744171282041DWEY  | PAYMENT - THANK YOU                      | 50.00    |
| 1019          | 1019         |                   | *FINANCE CHARGE*                         | 250.00   |
|               |              |                   |                                          | 31.28    |

| PREVIOUS BALANCE | + PURCHASES, FEES<br>AND ADJUSTMENTS | + CASH<br>ADVANCES | + FINANCE CHARGES | - PAYMENTS AND<br>CREDITS | NEW BALANCE |
|------------------|--------------------------------------|--------------------|-------------------|---------------------------|-------------|
| \$3,985.14       | \$3,500.00                           | \$0.00             | \$113.51          | \$250.00                  | \$7,348.65  |

|                                         |            |        | RATE   | PERCENTAGE RATE                      | CYCLE | FINANCE CHARGE  |
|-----------------------------------------|------------|--------|--------|--------------------------------------|-------|-----------------|
| Purchases                               | \$3,030.67 |        |        |                                      |       |                 |
| Cash Advances                           | \$0.00     | \$0.00 | 03559% |                                      |       |                 |
| Promotions                              | \$912.87   | \$0.00 | 05477% | 12.99%                               | 29    | \$11.28         |
| Promotions                              | \$3,148.69 | \$0.00 | 02736% | 13.99%                               | 29    | \$0.00          |
|                                         |            | \$0.00 | 02737% | 9.99%                                | 29    | \$7.24          |
| <b>EFFECTIVE ANNUAL PERCENTAGE RATE</b> |            |        | 19.20% | <b>TOTAL PERIODIC FINANCE CHARGE</b> |       | <b>\$113.51</b> |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charge, including transaction fees such as cash advance and balance transfer fees, expressed as a percentage.

† Cash Advance Credit Line is a portion of your total Credit Line.

See reverse side for important information including notices about annual renewal.

First USA Bank, N.A.  
Member FDIC

|  | STARTING BALANCE | EARNED THIS PERIOD | ADJUSTMENTS | REWARDS PAID THIS PERIOD | ENDING BALANCE |
|--|------------------|--------------------|-------------|--------------------------|----------------|
|  | \$22.44          | \$0.00             | \$0.00      | \$0.00                   | \$22.44        |

ELAINE FUGATE  
633 MAPLE AVE  
DL BOIS PA 15801-2313

Check expires 120 days after 10/19/01

1076

56-1551441

**Pay To The  
Order Of —**

Date \_\_\_\_\_

9

**FIRST USA.**  
Provide through  
First USA Management Services, Inc., Delaware, OH 43015.

Memo \_\_\_\_\_ 209

Signature \_\_\_\_\_

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|                     |                 |             |                     |                  |                         |
|---------------------|-----------------|-------------|---------------------|------------------|-------------------------|
| ACCOUNT NUMBER      | FAST DUE AMOUNT | NEW BALANCE | MINIMUM PAYMENT DUE | PAYMENT DUE DATE | WRITE AMOUNT OF PAYMENT |
| 4417 1229 8316 0863 | \$0.00          | \$3,985.14  | \$79.00             | 10/15/01         |                         |

Please make checks payable to First USA Bank, N.A.  
First USA is the issuer of this account. Send top portion of statement with payment in enclosed envelope.

Page 1 of 1

FIRST USA BANK, NA  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

New Address or E-mail?  
Please see reverse side of form.

441712298316086300007900003985143

CUSTOMER SERVICE  
1-800-231-2568 (INSIDE US)  
1-302-594-8200 (OUTSIDE US) call collect  
1-888-446-3308 (en Espanol)  
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www.firstusa.com

ACCOUNT INQUIRY  
P.O. BOX 8650  
WILMINGTON, DE 19899-8650

PAYMENT ADDRESS  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

| ACCOUNT NUMBER      | TOTAL CREDIT LINE | CASH ADVANCE CREDIT LINE | AVAILABLE CREDIT                         | AVAILABLE POSITION FOR CASH ADVANCES | PAYMENT DUE DATE | CLOSING DATE |
|---------------------|-------------------|--------------------------|------------------------------------------|--------------------------------------|------------------|--------------|
| 4417 1229 8316 0863 | \$20,500          | \$4,100                  | \$16,514                                 | \$4,100                              | 10/15/01         | 09/20/01     |
| TRANS DATE          | POST DATE         | REFERENCE NUMBER         | MERCHANT NAME OR TRANSACTION DESCRIPTION |                                      | AMOUNT           |              |
| 0909                | 0909              | 74417127W0152H33R        | PAYMENT - THANK YOU                      |                                      | 325.00           |              |
| 0920                | 0920              |                          | *FINANCE CHARGE*                         |                                      | 33.39            |              |

| PROMOTIONAL RATE SUMMARY          |                                   |                 |                        |
|-----------------------------------|-----------------------------------|-----------------|------------------------|
| CORRESPONDING PROMOTIONAL APR     | 9.990%                            |                 |                        |
| PROMOTIONAL AVERAGE DAILY BALANCE | \$1,135.59                        |                 |                        |
| REMAINING PROMOTIONAL BALANCE     | \$961.51                          |                 |                        |
| PROMOTIONAL FINANCE CHARGE        | \$9.63                            |                 |                        |
| PREVIOUS BALANCE                  | * PURCHASES, FEES AND ADJUSTMENTS | * CASH ADVANCES | * FINANCE CHARGES      |
| \$4,267.12                        | \$0.00                            | \$0.00          | \$43.02                |
|                                   |                                   |                 | * PAYMENTS AND CREDITS |
|                                   |                                   |                 | \$325.00               |
|                                   |                                   |                 | <b>NEW BALANCE</b>     |
|                                   |                                   |                 | <b>\$3,985.14</b>      |

| PERIODIC RATES (AND APR'S) MAY VARY     |                       |                |                     |                                      |                         |
|-----------------------------------------|-----------------------|----------------|---------------------|--------------------------------------|-------------------------|
| FINANCE CHARGE SUMMARY                  | AVERAGE DAILY BALANCE | PREVIOUS CYCLE | DAILY PERIODIC RATE | CORRESPONDING ANNUAL PERCENTAGE RATE | PERIODIC FINANCE CHARGE |
| Purchases                               | \$3,026.83            | \$0.00         | 0.03559%            | 12.99%                               | 33                      |
| Cash Advances                           | \$0.00                | \$0.00         | 0.04177%            | 19.99%                               | 32                      |
| Promotions                              | \$1,135.59            | \$0.00         | 0.02786%            | 9.99%                                | 31                      |
|                                         |                       |                |                     |                                      | <b>\$9.63</b>           |
| <b>EFFECTIVE ANNUAL PERCENTAGE RATE</b> |                       |                | <b>12.40%</b>       | <b>TOTAL PERIODIC FINANCE CHARGE</b> | <b>\$43.02</b>          |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases and cash advances. The Effective APR represents your total finance charges including transaction fees such as cash advance and balance transfer fees expressed as a percentage.  
1 Cash Advance Credit Line is a portion of your total Credit Line.  
See reverse side for important information including notice about annual renewal.

First USA Bank, N.A.  
Member FDIC

| ORVIS REWARD SUMMARY    |                                       |                                       |                       |                              |
|-------------------------|---------------------------------------|---------------------------------------|-----------------------|------------------------------|
| PREVIOUS REWARD BALANCE | * 1% ORVIS REWARDS EARNED THIS PERIOD | * 1% OTHER REWARDS EARNED THIS PERIOD | * BONUS / ADJUSTMENTS | * REWARDS ISSUED THIS PERIOD |
| \$22.44                 | \$0.00                                | \$0.00                                | \$0.00                | \$0.00                       |
|                         |                                       |                                       |                       | <b>* REMAINING BALANCE</b>   |
|                         |                                       |                                       |                       | <b>\$22.44</b>               |

YOU CAN USE CONVENIENCE CHECKS TO ACCESS YOUR CREDIT LINE WHEN CREDIT CARDS ARE NOT ACCEPTED. THEY'RE A GREAT WAY TO TRANSFER HIGHER-APR BALANCES, MAKE PURCHASES, OR GET CASH. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS PA 15801-2313

Check expires 120 days after 09/20/01

1036

S99  
56-1551/441

Pay To The  
Order Of

Date

\$

FIRST USA  
Payable Through  
First USA Management Services, Inc., Delaware, OH 43015

Memo 209

Signature

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If any of these events occurs, we may increase the APRs (including any promotional APR) on all balances (excluding overdraft advances) up to a maximum of the default rate stated in the Rates and Fees table. We may consider the following factors to determine your default rate: the length of time your account has been open, the existence, seriousness and timing of the defaults on your account, other indications of your account usage and performance, information about your other relationships with us or any of our related companies, and information we obtain from consumer credit reports obtained from credit bureaus. The default rate will take effect as of the first day of the billing cycle in which the default occurs, and will apply to purchase balances from the previous billing cycle for which periodic finance charges have not been already billed.

If we decide not to increase your APR even though there is a default or if we do not increase your APR up to the maximum default rate stated in the Rates and Fees table, we reserve our right to increase your APR in the event of any future default. We may in our discretion determine to charge reduced default rates or reinstate standard rates for all or selected balances on your account.

### 3. NOTICES/CHANGE OF PERSONAL INFORMATION:

The following replaces the section titled "Notices/Change Of Personal Information" or "Notices".

#### NOTICES/CHANGE OF PERSONAL INFORMATION:

We will send cards, billing statements and other notices to you at the address shown in our files. Or, if this is a joint account, we can send billing statements and notices to any joint account holder. Notice to one of you will be considered notice to all of you and all of you will remain obligated on the account.

If you change your name, address, or home, cellular or business telephone number or email address (if you elect to receive billing statements or other notices online), you must notify us immediately in writing at the address shown on your billing statement. We may, at our option, accept mailing address corrections from the United States Postal Service. We may contact you about your account, including for customer service or collection, at any address or telephone number as well as any cellular telephone number you provide us.

If you have questions about these changes, you can call us at the number on the back of your card.

*This notice informs you of changes to your agreement. Please keep it with your original agreement.*

INS11330

ADV2632

1/06

## Important Notice For Credit Card Customers About Changes To Your Cardmember Agreement ("agreement")—Please Read And Retain For Your Records

Dear Cardmember:

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your credit card account.

Periodically, we may change various terms and conditions associated with your account. We share this information with you in the form of a Change in Terms disclosure. The Change in Terms disclosure below advises of upcoming changes that will be effective the first day of your billing cycle that includes March 1, 2006. We hope that you take the time to review this information carefully. Please keep this notice with your agreement for future reference.

Thank you for the opportunity to serve your credit needs. We look forward to serving those needs in the future.

#### SUMMARY OF CHANGES:

We have summarized below some of the changes to your agreement. For complete details about all changes, please read the entire Amendment. If you were previously notified of any of the terms described in this Notice and they are already in effect on your account, those terms will continue to apply. Any other terms on your account not described in this Notice also continue to apply. Note that some terms in your agreement or any amendment may appear with initial capital letters or all lower case letters. Such terms have the same meaning. For example, "Account" means the same as "account".

#### RATE AND FEE CHANGES

The following Annual Percentage Rate(s) will be changed as described in the Amendments portion of this Notice:

- Default Rate

The following Fee(s) will be changed as described in the Amendments portion of this Notice:

- Cash Advance/Cash Advance Check Fee – Finance Charge (no maximum fee)
- Balance Transfer/Balance Transfer Check Fee – Finance Charge (no maximum fee)
- Minimum Periodic Finance Charge
- Late Fee
- Overlimit Fee
- Return Payment Fee
- Return Check Fee

ADV2632.qxp

Update 1.04

Segment: Portfolio

Campaign: 0106\_Portfolio

WR #: 77777

Cell #: n/a

Partner: STI-1 Chase Non-

Creative Pkg:

0106\_hB1\_hChase\_PortfolioRepric

Mail Date: n/a

Released Version:  
ADV2632\_A1

Current Time:

December 1, 2005 3:26 PM

User Name:

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Document Size:

Width: 7"

Height: 6.875"

Fonts:

Zurich Cn BT, Zurich Cnlt BT, Zurich BdCn  
BT, Helvetica, BI Helvetica BoldOblique,  
Helvetica Condensed, B Helvetica Bold, I  
Helvetica Oblique

Colors:

Colors will not be listed accurately if images  
are missing.

Black, JobTag Black

Images:

**DEFAULT RATE SECTION**

The "Default Rate" section described in the Amendments portion of this Notice replaces any terms in your agreement for "FINANCE CHARGES for Late Payment", "Closed Account Rate", or "Default Rate". This section provides that the default rate will be imposed for certain events of default, and it will take effect on your account as of the first day of the billing cycle in which the default occurs.

**OTHER CHANGES**

The "Notices/Change Of Personal Information" section in this Notice clarifies the ways we communicate with you about your account.

**EFFECTIVE DATE/NOT-ACCEPTANCE INSTRUCTIONS FOR THE CHANGES IDENTIFIED BELOW:**

The changes summarized above will be effective the first day of your billing cycle that includes March 1, 2006. The new terms will apply to current and future balances on your account. You have the right to reject only the new terms regarding the Default Rate APR (Annual Percentage Rate) and the Default Rate section stated in this Notice, and not any of the fee changes or other changes in this Notice. If you wish to reject these terms, you must notify us in writing by February 20, 2006, that you wish to reject them. If you wish to reject them, your account will be closed to further use. The change in the Default Rate APR and Default Rate section are the only changes in this Notice that do not apply if your account is already closed. Please include your name, address and account number on the correspondence and mail it to: Cardmember Service, P.O. Box 15098, Wilmington, DE 19850-5098. If you give us notice that you wish to reject these terms, you may not make any more charges to your account. You will, however, be entitled to pay off any outstanding balances on your account in accordance with your applicable account terms. Even if you send us the notice, if you use your Card or account on or after March 1, 2006, you will be deemed to have accepted the new terms and those terms will be applied to you as if you had not sent us any notice. (If you send us the notice, please make alternate arrangements to pay any charges you have previously authorized to be made to this account, such as recurring charges.)

**AMENDMENTS TO THE AGREEMENT:**  
In order to implement the above-described change in terms, the following changes, as applicable, will be made to your agreement:

**1. TABLE OF INTEREST CHARGES/RATES AND FEES TABLE:**

The section of the agreement titled "Table of Interest Charges" now will be titled "Rates and Fees Table". Also, the provisions in your agreement or any subsequent amendments that describe APRs in sections titled "FINANCE CHARGES for Late Payment", "Default Rate", or "Closed Account Rate" will now appear as part of the "Rates and Fees Table", and are replaced with the Default APR below.

**A. ANNUAL PERCENTAGE RATES:** The following replaces the description of the APRs in the "Table of Interest Charges" or "Rates

and Fees Table":

Rates (APR means Annual Percentage Rate)

**Default APR**  
The Prime Rate\* plus up to 23.99%, currently 30.99% (0.08490% daily periodic rate).

\*Estimated variable APRs above are based on the 7.00% Prime Rate on November 22, 2005.

These changes to your APRs do not affect any higher default APRs currently applicable to your account.

**B. FINANCE CHARGES AND FEES:**

The following Finance Charges and Fees will replace those currently listed in the "Table of Interest Charges" or "Rates and Fees Table".

**Fees and Finance Charges**

Cash Advance/Cash Advance Check Fee – Finance Charge

3% of transaction (minimum fee of \$10.00)

Balance Transfer/Transfer Check Fee – Finance Charge

3% of transaction (minimum fee of \$5.00)

Minimum Periodic Finance Charge \$1.00

(If any periodic finance charge is payable for a billing cycle)

Late Fees:

\$15.00 if the balance is up to, but not including \$100.00;

\$29.00 if the balance is \$100.00 up to, but not including \$250.00;

\$39.00 if the balance is \$250.00 and over

Overlimit Fee \$39.00

Return Payment Fee \$39.00

Return Check Fee \$39.00

**2. FINANCE CHARGES:**

The "Default Rate" section below replaces any provisions in your agreement or any subsequent amendments regarding "FINANCE CHARGES for Late Payment", "Default Rate", or "Closed Account Rate":

**Default Rates:** Your APRs also may vary if you are in default under this agreement for any of the following reasons:

- We do not receive, for any payment that is owed on this account or any other account or loan with us, at least the minimum payment due by the date and time due.
- You fail to make a payment on any loan to any of our related companies when due.
- You exceed your credit line on this account.
- You make a payment to us that is not honored by your bank.
- To the extent allowed by law, if, at any time after your account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

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Update L04

Segment: Portfolio

Campaign: 0106\_Portfolio

WR #: 77777

Cell #: n/a

Partner: STI-1 Chase Non-

Creative Pkg:

0106\_hb1\_hChase\_PortfolioRepric

Mail Date: n/a

Released Version:

ADV2632\_A1

Current Time:

December 1, 2005 3:26 PM

User Name:

inktdm

Document Size:

Width: 7"

Height: 6.875"

Fonts:

Zurch On BT, Zurich Cnlt BT, Zunch BdOn  
BT, Helvetica, BI Helvetica BoldOblique,  
Helvetica Condensed, B Helvetica Bold, I  
Helvetica Oblique

Colors:

Colors will not be listed accurately if images  
are missing.

Black, JobTag Black

Images:









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## 6. TRANSACTIONS IN FOREIGN CURRENCIES: The following replaces the section entitled "Transactions in Foreign Currencies":

Transactions in Foreign Currencies: If you make a transaction in a foreign currency, Visa USA the MasterCard International, Inc. will convert the transaction into U.S. dollars by effecting the purchase of the transaction. Currently, each of them uses either a wholesale market rate or a government-mandated rate and adds one percent to that rate. We then add two percent to the figure provided to us. If either Visa USA or MasterCard International ceases adding one percent to the wholesale or government-mandated conversion rate, we will add three percent to the figure provided to us by that entity. The rate in effect on the processing date may differ from the rate on the date you used your card or Account. The same process will be used if a transaction must be converted back into a foreign currency such as for a reversal.

## 7. CLOSING YOUR ACCOUNT: The following replaces the section entitled "Closing Your Account":

Closing Your Account: You may close your Account at any time. If you do so, we will not process any further transactions on your Account, and we may require that you confirm your request in writing. We may close your Account at any time or suspend your credit privileges if you are in default of your obligations under this Agreement, or if we deem it to be in our best interests to do so. We may also close your Account if we deem it to be in our best interests to do so. If we close your Account, we will not be liable to you for any consequences resulting from closing your account or suspending your credit privileges. If you or we close your Account, you and any authorized users must immediately stop using your Account and destroy all cards. Convenience Checks or other means to access your Account or return them to us upon request. You will continue to be responsible for charges to your Account, even if they are made or processed after your Account is closed and you will be required to pay the outstanding balance on your Account according to the terms of this Agreement. In addition, to the extent allowed by law, we may require you to pay the outstanding balance immediately and charge the default rate if we do not receive payment within the time we specify.

## 8. CREDIT LINE/AUTHORIZED USAGE: The following replaces the section entitled "Credit Line/Authorized Usage":

Credit Line/Authorized Usage: Your credit line is shown on the (offer, including your Card. See the "Credit Line" section of the monthly statement. You agree not to make any transaction on your Account that would cause the unpaid balance of your Account to exceed your credit line. We may honor charges in excess of your credit line at our sole discretion. If we do, this Agreement also applies to that excess and you agree to pay the excess immediately if we request that you do so. You agree that we may change or cancel your credit line at any time without affecting your obligation to pay amounts that you owe under this Agreement. We may designate that only a portion of your credit line is available for Cash Advances. If we do and you exceed that limit, you will be considered to have exceeded your credit line for all purposes of this Cardmember Agreement. For security reasons, we may limit the number or dollar amount of transactions that may be accomplished with your Card or Account, and we have the right to limit authorizations to make transactions with your Card or Account if we consider it necessary to verify payments received on your Account.

## 9. PERIODIC STATEMENTS: The following is added at the end of the section entitled "Periodic Statements":

Your monthly statement will also show payment instructions and information about how we may process payment checks electronically.

## 10. REFUSAL TO PAY CONVENIENCE CHECKS: The following replaces the section entitled "Refusal to Pay Convenience Checks":

Refusal to Pay Convenience Checks and Cash Advances: Convenience Checks and Cash Advances Checks are collectively called "Checks" in this section. Each Check you write is your request for funds. When we receive your Check for payment, we may review your Account to decide whether to authorize that Check. We may, but are not required to, request and return unpaid a Check for any reason, including the following examples:

- We or one of our related companies is the payee on the Check.
- Your credit line has been exceeded, or would be exceeded if we paid the Check.
- The Check is post-dated, if a post-dated Check is paid, resulting in another check being returned or not paid, we are not responsible.
- You have used the Check after the date specified on the Check.
- You are in default or would be if we paid the Check.

## 11. DEFAULT COLLECTION: The following replaces the last sentence of the section entitled "Default/Collateral":

To the extent permitted by law, if you are in default because you have failed to pay us, you will pay our collection costs, attorneys' fees, court costs, and all other expenses of enforcing our rights under this agreement.

## 12. IRREGULAR PAYMENTS AND DELAY IN ENFORCEMENT: The following replaces the section entitled "Irregular Payments and Delay in Enforcement":

Irregular Payments and Delay in Enforcement: Any payment check or other form of payment which you send to us for less than the full balance that is owed, "paid in full" or with a similar notation or that you otherwise tender in full satisfaction of a disputed amount (conditional payments), must be sent to us at the conditional payments address listed on your monthly statement. We can also delay enforcing our rights under this Agreement any number of times without losing them. The fact that we may at any time honor a transaction on your Account in excess of your maximum credit line does not obligate us to do so again.

## 13. RETURN CONVENIENCE CHECK FEE: The following replaces the section entitled "Return Convenience Check Fee":

Return Convenience Check and Cash Advances Check Fee: This fee applies to any returned Convenience Check or Cash Advances Check, which are collectively called "Checks" in this section. If we (a) do not cash a Check, or (b) cash a Check and it is returned to us unpaid because it exceeds your available credit at the time it is processed, your Account is closed or otherwise does not have charge privileges, or your Account is past due, we may charge you a Return Check Fee in the amount stated in the Table of Interest Charges.

If you have questions about these changes, you can call us at the number on the back of your card.

This notice informs you of changes to your Cardmember Agreement. Please keep it with your original Cardmember Agreement.

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## IMPORTANT NOTICE FOR CREDIT CARD CUSTOMERS ABOUT CHANGES TO YOUR CARDMEMBER AGREEMENT— PLEASE READ AND RETAIN FOR YOUR RECORDS

### Dear Cardmember:

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your credit card account.

Periodically, we may change various terms and conditions associated with your account. We share this information with you in the form of a Change in Terms disclosure. The Change in Terms disclosure below advises of upcoming changes that will be effective the first day of your billing cycle that includes January 1, 2005. We hope that you take the time to review this information carefully. Please keep this notice with your Cardmember Agreement for future reference.

Bank One, Delaware, N.A. has merged with Chase Manhattan Bank USA, N.A. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. Thank you for the opportunity to serve your credit needs. We look forward to serving these needs in the future.

### SUMMARY OF CHANGES:

The changes to your Cardmember Agreement will take effect on the first day of your billing cycle that includes January 1, 2005. We have summarized below some of these changes. For complete details about all changes, please read the entire Amendment. The terms described in this Notice that are already in effect on your account will continue to apply.

### Using Your Account:

Convenience Checks also may be called "Balance Transfer Checks". We also may give you "Cash Advance Checks" as another type of Cash Advance. Cash Advance Checks will have the same rates and fees as other Cash Advances.

### RATE AND FEE CHANGES

#### Annual Percentage Rate/Fee:

Default Rate: Up to the prime rate plus 23.99% on all balances (24.74% as of 10/15/04)

If you fail to comply with certain terms of your account described under the Default Rate section in the amendments to your Cardmember Agreement included with this notice, the default rate takes effect as of the first day of the billing cycle in which that default occurs.

#### Cash Advance Finance Charge

3% of transaction (with a minimum of \$10.00)

Balance Transfer and Convenience Check (Balance Transfer Check) Transaction Finance Charge

3% of transaction (with a minimum of \$5.00 and a maximum of \$75.00)

#### Late Fees:

\$15.00 if the New Balance is up to but not including \$250.00

\$33.00 if the New Balance is \$250.00 and over

However, if the default rate is in effect on a monthly statement, we may charge a late fee of \$39.00 regardless of the amount of your Balance. "Balance" means the Previous Balance on the statement that shows the late fee.

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**Other Interest Charges:**

The Return Convenience Check Fee now will be called the Return Convenience Check (Balance Transfer Check) and Cash Advance Fee, because Convenience Checks also are called Balance Transfer Checks and we also may issue Cash Advance Checks.

**Grace Period for repayment of purchase balances**  
If not so already, at least 20 days, but not more than 25 days after the first day of your billing cycle that includes January 1, 2005.

**Transactions in Foreign Currencies**  
The amount that we may add to transactions in foreign currencies will be changed to 3% in the circumstances described under the section Transactions in Foreign Currencies in the amendments to your Cardmember Agreement included with this notice.

**Closing Your Account**

The Closing Your Account section also is changing.

**OTHER CHANGES**

The Periodic Finance Charge Calculation, Credit Line/Authorized Usage, Periodic Statements, Refusal to Pay Convenience Checks, Default/Collection, Irregular Payments And Delay in Enforcement, and Return Convenience Check Fee sections also are changing.

**EFFECTIVE DATE/NO-ACCEPTANCE INSTRUCTIONS FOR THE ABOVE CHANGES:**

The changes listed above will be effective the first day of your billing cycle that includes January 1, 2005. The new terms will apply to current and future balances on your Account. You have the right to request the new terms stated in this notice, except for the other changes listed above. If you wish to request these terms and close your account, you must notify us in writing by December 27, 2004, that you wish to request them. Please include your name, address and account number on the correspondence and mail it to: Cardmember Services, P.O. Box 15088, Wilmington, DE 19850-5088. If you give us notice that you wish to request these terms, you may not make any more charges to your Account. You will, however, be entitled to pay off any existing outstanding balance on your Account under your current terms. Even if you send us the notice, if you use your card or Account on or after January 1, 2005, you will be deemed to have accepted the new terms and these terms will be applied to you as if you had not sent us any notice. If you send us the notice, please make alternate arrangements to pay any charges you have previously authorized to be made to this account, such as recurring charges.

**AMENDMENTS TO THE CARDMEMBER AGREEMENT:**

In order to implement the above-described changes in terms, the following change(s), as applicable, will be made to your Cardmember Agreement:

**1. USING YOUR ACCOUNT:**

Using Your Account: The following replaces the section entitled "Using Your Account":  
Using Your Account: You may use your Card or Account to purchase or lease goods or services, or pay amounts you owe, whenever the Card is honored ("Purchases") or, if applicable, to obtain advances to cover an overdraft on your checking account with an affiliate of ours under the terms of this Agreement and your Overdraft Protection Agreement for that checking account, ("Overdraft Advances"). (Purchases and Overdraft Advances are collectively called "Purchases"). You may use your Account to transfer balances from

other accounts ("Balance Transfers"). You may also use the Card to obtain cash loans at Automated Teller Machines, or from financial institutions accepting the Card, or to obtain travelers checks, foreign currency, money orders, wire transfers or similar cash-like charges, or from other financial institutions, or use Cash Advance Checks that we issue (collectively called "Cash Advances"). You may also use a third party service to make a payment on your bill and bill the payment to this Account. You agree to accept credits to your Account instead of cash refunds when the original Purchase was charged to your Account. We may issue "Convenience Checks" (which also may be called "Balance Transfer Checks") to you that may be used to access your credit line. Any Balance Transfer Checks are subject to the terms for Convenience Checks in this Agreement. All checks that access your Account will contain your Account number and may be used only by the person(s) whose name(s) is/are printed on them. Each name as completed and signed by you (or either of you) in the same manner as a regular personal check. You may not use Convenience Checks or Cash Advances to pay for any cash advance, or to pay any amount you owe to us or our related banks, or to pay any Cardmember Agreement or under any other credit agreement or account you may have with us.

**2. TABLE OF INTEREST CHARGES:**

A. FINANCE CHARGES AND FEES:  
If not so already, the following Finance Charges and Fees will replace those currently listed in the Table of Interest Charges:

**Cash Advance Finance Charge**  
3% of transaction (with a minimum of \$10.00 and no maximum)  
**Balance Transfer and Convenience Check (Balance Transfer Check) Transaction Finance Charge**  
3% of transaction (with a minimum of \$5.00 and a maximum of \$15.00)  
**Late Fees**  
\$15.00 if the New Balance is 0.00 but not including \$250.00  
\$35.00 if the New Balance is \$250.00 and over  
However, if we default on a monthly statement, we may not charge a late fee for up to 30 days after the amount of your new balance is \$0.00. We will not charge a late fee if you pay your Balance "Balance" before the due date of the statement that shows the late fee.

**Other Interest Charges:**

The Return Convenience Check Fee now will be called the Return Convenience Check (Balance Transfer Check) and Cash Advance Fee, because Convenience Checks also are called Balance Transfer Checks and we also may issue Cash Advance Checks.

**3. DEFAULT RATE:** The following replaces any provisions in your Cardmember Agreement or any subsequent amendments regarding "FINANCE CHARGES for Late Payment", "Default Rate", or "Greatest Account Rate":

**Default Rate:** Your APFs also may vary if you use in default under this Agreement or any other agreement you have with us or any of our related companies for any of the following reasons:  
• We do not receive, for any payment that is owed on this Account or any other account or loan with us, at least the minimum payment due by the date and time due.  
• You exceed your credit line on this Account.  
• You fail to make a payment to another creditor when due.  
• You make a payment to us that is not honored by your bank.

To the extent allowed by law, if, at any time after your Account is closed, we determine immediate payment of your outstanding balance and we do not receive payment within the time we specify.

If any of these events occur, we may increase the APFs (including any introductory or promotional APF) on all balances (including existing balances, but excluding Overdraft Advances) up to a default rate of the prime rate plus 23.99%. The default rate will be calculated as described in the section of your Cardmember Agreement or any subsequent amendments entitled "Variable Rates".

On 10/1/04, the prime rate was 4.75%. Using that prime rate as an example, the Daily Periodic Rate for a default rate of 1/28% of the prime rate plus 23.99% would equal 0.07874% and the corresponding ANNUAL PERCENTAGE RATE would equal 28.74%.

We may consider the following factors to determine your default rate: the length of time your Account has been open; the customer's circumstances and timing of defaults on your Account; other indications of your Account usage and performance; information about your other relationships with us or any of our related companies; and information we obtain from consumer credit reports obtained from credit bureaus. The default rate will take effect as of the first day of the billing cycle in which the default occurs, and we will apply to purchase balances from the previous billing cycle for which periodic finance charges have not been assessed.

If we decide not to increase your APF even though there is a default or if we do not increase your APF up to the maximum default rate, we reserve the right to increase your APF in the future. If we do, we will notify you. We also reserve the right to charge reduced default rates or to reduce default rates for all or selected balances on your account.

**4. PERIODIC FINANCE CHARGE CALCULATION:** The following amends parts of the section entitled "Periodic Finance Charge Calculation", and all other parts remain in effect:

The sentence in this section that describes when transactions are added to the daily balance for each feature on your Account is replaced with the following:  
Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks and Cash Advance Checks are added as of the date accepted by the payee).

Also, the following is added at the end of this section:  
To get the Daily Periodic Rate we divide the APF by 365, and in effect always round up at the fifth place to the right of the decimal point.

**5. GRACE PERIOD:** The following replaces the section entitled "Grace Period":

**Grace Period:** Periodic FINANCE CHARGES are added to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks and Cash Advance Checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. However, we do not charge Periodic FINANCE CHARGES on new Purchases if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, and Balance Transfers. If applicable, there is no grace period for Overdraft Advances.

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## 6. TRANSACTIONS IN FOREIGN CURRENCIES: The following replaces the section entitled "Transactions in Foreign Currencies":

Transactions in Foreign Currencies: If you make a transaction in a foreign currency, Visa USA Inc. or MasterCard International, Inc. will convert the transaction into U.S. dollars by using its respective currency conversion procedures in effect on the date it processes the transaction. Currently, each of them uses either a wholesale market rate or a government-mandated rate and adds one percent to that rate. We then add two percent to the figure provided to us. If either Visa USA or MasterCard International ceases adding one percent to the wholesale or government-mandated conversion rate, we will add three percent to the figure provided to us by that entity. The rate in effect on the processing date may differ from the rate on the date you used your card or Account. The same process will be used if a transaction must be converted back into a foreign currency such as for a reversal.

## 7. CLOSING YOUR ACCOUNT: The following replaces the section entitled "Closing Your Account":

Closing Your Account: You may close your Account at any time. If you call us to close your Account, we may require that you confirm your request in writing. We may close your Account at any time or suspend your credit privileges at any time for any reason without prior notice except as required by applicable law. If we close your Account, we will not be liable to you for any consequences resulting from closing your account or suspending your credit privileges. If you or we close your Account, you and any authorized users must immediately stop using your Account and destroy all cards, Convenience Checks or other means to access your Account or return them to us upon request. You will continue to be responsible for charges to your Account, even if they are made or processed after your Account is closed and you will be required to pay the outstanding balance on your Account according to the terms of this Agreement. In addition, to the extent allowed by law, we may require you to pay the outstanding balance immediately and change the default rate if we do not receive payment within the time we specify.

## 8. CREDIT LINE/AUTHORIZED USAGE: The following replaces the section entitled "Credit Line/Authorized Usage":

Credit Line/Authorized Usage: Your credit line is shown on the folder containing your Card. Since we may change your credit line from time to time, your latest credit line will appear on your monthly statement. You agree not to make any transaction on your Account that would cause the unpaid balance of your Account to exceed your credit line. We may honor charges in excess of your credit line at our sole discretion. If we do, this Agreement also applies to that excess and you agree to pay the excess immediately if we request that you do so. You agree that we may change or cancel your credit line at any time without affecting your obligation to pay amounts that you owe under this Agreement. We may designate that only a portion of your credit line is available for Cash Advances. If we do and you exceed that limit, you will be considered to have exceeded your credit line for all purposes of this Cardholder Agreement. For security reasons, we may limit the number or other amount of transactions that may be accomplished with your Card or Account, and we have the right to limit or suspend your use of your Card or Account. We may also consider it necessary to verify payments received on your Account.

## 9. PERIODIC STATEMENTS: The following is added at the end of the section entitled "Periodic Statements":

Your monthly statement will also show payment instructions and information about how we may process payment checks electronically.

## 10. REFUSAL TO PAY CONVENIENCE CHECKS: The following replaces the section entitled "Refusal to Pay Convenience Checks":

Refusal to Pay Convenience Checks and Cash Advance Checks: Convenience Checks and Cash Advance Checks are collectively called "Checks" in this section. Each Check you write is your request for funds. When we receive your Check for payment, we may review your Account to decide whether to authorize that Check. We may, but are not required to, request and return unpaid a Check for any reason, including the following examples:

- We or one of our related companies is the payee on the Check.
- Your credit line has been exceeded, or would be exceeded if we paid the Check.
- The Check is post-dated. If a post-dated Check is paid, resulting in another check being returned or not paid, we are not responsible.
- You have used the Check after the date specified on the Check.
- You are in default or would be if we paid the Check.

## 11. DEFAULT/COLLECTION: The following replaces the last sentence of the section entitled "Default/Collection":

To the extent permitted by law, if you are in default because you have failed to pay us, you will pay our collection costs, attorneys' fees, court costs, and all other expenses of enforcing our rights under this agreement.

## 12. IRREGULAR PAYMENTS AND DELAY IN ENFORCEMENT: The following replaces the section entitled "Irregular Payments and Delay in Enforcement":

Irregular Payments And Delay in Enforcement: Any payment check or other form of payment which you send to us for less than the full balance that is marked "paid in full" or with a similar notation or that you otherwise tender in full satisfaction of a disputed amount (conditional payments), must be sent to us at the conditional payments address listed on your monthly statement. We can also delay enforcing our rights under this Agreement any number of times without losing them. The fact that we may at any time honor a transaction on your Account in excess of your maximum credit line does not obligate us to do so again.

## 13. RETURN CONVENIENCE CHECK FEE: The following replaces the section entitled "Return Convenience Check Fee":

Return Convenience Check and Cash Advance Check Fee: This fee applies to any returned Convenience Check or Cash Advance Check, which are collectively called "Checks" in this section. If we (a) stop payment on a Check at your request or (b) return a Check unpaid because it exceeds your available credit at the time it is processed, your Account is closed or otherwise does not have charge privileges, or your Account is past due, we may charge you a Return Check Fee in the amount stated in the Table of Interest Charges.

If you have questions about these changes, you can call us at the number on the back of your card.

This notice informs you of changes to your Cardholder Agreement. Please keep it with your original Cardholder Agreement.

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## IMPORTANT NOTICE FOR CREDIT CARD CUSTOMERS ABOUT CHANGES TO YOUR CARDMEMBER AGREEMENT— PLEASE READ AND RETAIN FOR YOUR RECORDS

Dear Cardmember:

As your credit card company, we value your business. It is important to us that we provide you with timely information regarding your credit card account.

Periodically, we may change various terms and conditions associated with your account. We share this information with you in the form of a Change in Terms document. The Change in Terms document today reflects upcoming changes that will become effective the first day of your billing cycle that begins January 1, 2005. We hope that you will take the time to review this information so that you can keep up this notice with your Cardmember Agreement for future reference.

Bank One, Delaware, N.A. has merged with Chase Manhattan Bank USA, N.A. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. Thank you for the opportunity to serve your credit needs. We look forward to serving those needs in the future.

### SUMMARY OF CHANGES:

The changes to your Cardmember Agreement will take effect on the first day of your billing cycle that includes January 1, 2005. We have summarized below some of these changes. For complete details about all changes, please read the entire Amendment. The terms described in this notice that are already in effect on your account will continue to apply.

### Using Your Account:

Convenience Checks also may be called "Balance Transfer Checks". We also may give you "Cash Advance Checks" as another type of Cash Advance. Cash Advance Checks will have the same rates and fees as other Cash Advances.

### RATE AND FEE CHANGES:

Annual Percentage Rate (APR):  
Default Rate: 18.99% (the prime rate plus 2.99% on all balances 128.75% as of 10/1/04)  
If you fail to comply with certain terms of your account described under the Default Rate section in the amendments to your Cardmember Agreement included with this notice, the default rate takes effect as of the first day of the billing cycle in which that default occurs.

### Cash Advance FINANCE CHARGE:

3% of transaction (with a minimum of \$10.00)  
Balance Transfer and Convenience Check (Balance Transfer Check) Transaction FINANCE CHARGE  
3% of transaction (with a minimum of \$5.00 and a maximum of \$75.00)

### Late Fees:

\$15.00 if the New Balance is up to but not including \$250.00  
\$39.00 if the New Balance is \$250.00 and over  
However, if the default rate is in effect on a monthly statement, we may charge a late fee of \$39.00 regardless of the amount of your Balance. "Balance" means the Previous Balance on the statement that shows the late fee.

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#### Other Interest Charges:

The Return Convenience Check Fee may be called the Return Convenience Check (Balance Transfer Check) and Cash Advance Fee, because Convenience Checks also are called Balance Transfer Checks and we also may issue Cash Advance Checks.

Grace Period for payment of purchase balances. If not so already, at least 25 days, but none for Balance Transfers or Convenience Checks (Balance Transfer Checks) that post on or after the first day of your billing cycle that includes January 1, 2005.

Transactions in Foreign Currencies. Transactions in foreign currencies will be charged to 3% fee on transactions described under the section Transactions in Foreign Currencies in the amendments to your Cardmember Agreement included with this notice.

#### Closing Your Account

The Closing Your Account section also is changing.

#### OTHER CHANGES

The Periodic Finance Charge Calculation, Credit Limit/Authorized Usage, Periodic Statements, Refusal to Pay Convenience Checks, Default/Collection, Irregular Payments And Delay in Enforcement, and Return Convenience Check Fee sections also are changing.

#### EFFECTIVE DATE/NON-ACCEPTANCE INSTRUCTIONS FOR THE ABOVE CHANGES:

The changes summarized above will be effective the first day of your billing cycle that includes January 1, 2005. The new terms will apply to current and future balances on your Account. You have the right to reject the new terms stated in this notice, except for the Other Changes listed above. If you wish to reject these terms and close your account, you must notify us in writing by December 27, 2004, that you wish to reject them. Please include your name, address and account number in your correspondence. If you do not reject the new terms, you will be deemed to have accepted the new terms and these terms will be applied to you as if you had not sent us any notice. If you send us the notice, please make alternate arrangements to pay any charges you have previously authorized to be made to the account, such as recurring charges.)

#### AMENDMENTS TO THE CARDMEMBER AGREEMENT:

In order to implement the above-described changes in terms, the following changes, as applicable, will be made to your Cardmember Agreement:

#### 1. USING YOUR ACCOUNT:

The following replaces the section entitled "Using Your Account": You may use your Card or Account to purchase or lease goods or services, or pay amounts you owe, wherever the Card is honored ("Purchases"), or, if applicable, to obtain advances to cover an overdraft on your checking account with an affiliate of ours under the terms of this Agreement and your Overdraft Protection Agreement (to get checking account, "Overdraft Advances"). Overdraft Advances are not cash advances and are not subject to the Overdraft Advances fee. You may use your Account to transfer balances from

other accounts ("Balance Transfers"). You may also use the Card to obtain cash loans at Automated Teller Machines, or from financial institutions accepting the Card, or to obtain payee's checks, foreign currency, money orders, wire transfers or other cash-like charges, or to obtain money orders, cashing money orders, cashing checks or for other banking transactions, or use Cash Advance Checks that we issue (collectively called "Cash Advances"). You may also use a third party service to make a payment on your behalf and all the payment in full to the third party service to your Account (instead of cash refund when the third party service is your Account instead of your Account). We may issue "Convenience Checks" (which may be called "Balance Transfer Checks") to you that may be used to access your credit line. Any Balance Transfer Checks are subject to the terms for Convenience Checks in this Agreement. All checks that access your Account will contain your Account number and may be used only by the person(s) whose name(s) appear on them. Each must be completed and signed by you (or either of you) in the same manner as a regular personal check. You may not use Convenience Checks or Cash Advance Checks, nor may you transfer a balance to pay any amount you owe to us, or any of our related banks, under your Cardmember Agreement or under any other credit agreement or account you may have with us.

#### 2. TABLE OF INTEREST CHARGES:

##### A. FINANCE CHARGES AND FEES:

If not so already, the following Finance Charges and Fees will replace those currently listed in the Table of Interest Charges:

##### Cash Advance FINANCE CHARGE:

3% of transaction (with a minimum of \$10.00 and no maximum) Balance Transfer and Convenience Check (Balance Transfer Check) Transaction FINANCE CHARGE

3% of transaction (with a minimum of \$5.00 and a maximum of \$15.00)

##### Late Fees:

\$15.00 if the New Balance is up to but not including \$250.00 \$39.00 if the New Balance is \$250.00 and over. However, if the default rate is in effect on a monthly statement, we may charge a late fee of \$39.00 regardless of the amount of your Balance. "Balance" means the Previous Balance on the statement that shows the late fee.

##### Other Interest Charges:

The Return Convenience Check Fee will be called the Return Convenience Check (Balance Transfer Check and Cash Advance Fee). Balance Transfers and Cash Advances are not Cash Advances and no other fees will be charged on Cash Advances.

#### 3. DEFAULT RATE:

The following replaces any provisions in your Cardmember Agreement or any subsequent amendments regarding "FINANCE CHARGES" for Late Payment, "Default Rate", or "Closed Account Rate": Your APRs also may vary if you are in default under this Agreement or any other agreement you have with us or any of our related companies for any of the following reasons: We do not receive, for any payment that is owed on this Account or any other account or loan with us, at least the minimum payment due by the date and time due. You exercised your credit line on this Account. You fail to make a payment to another creditor when due. You make a payment to us that is not honored by your bank.

To the extent allowed by law, if, at any time after your Account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

If any of these events occurs, we may increase the APRs (including any introductory or promotional APR) on all balances (including existing balances, not including Overdraft Advances) up to a default rate of the prime rate plus 23.59%. The default rate will be calculated as described in the section "Your Cardmember Agreement" or any subsequent amendments entitled "Variable Rates."

On 10/19/04, the prime rate was 4.75%. Using that prime rate as the benchmark, the default rate would be 29.34% (4.75% plus 24.59%) or 29.34% (4.75% plus 24.59%). The corresponding ANNUAL PERCENTAGE RATE would equal 29.74%.

We may consider the following factors in determining your default rate: the length of time your Account has been open; the existence, seriousness and timing of defaults on your Account; other indicators of your Account usage and performance; information about your other relationships with us or any of our related companies; and information we obtain from consumer credit reports obtained from credit bureaus. The default rate will take effect as of the first day of the billing cycle in which the default occurs, and will apply to purchase balances from the previous billing cycle for which periodic finance charges have not been already billed.

If we decide not to increase your APR even though there is a default or if we do not increase your APR up to the maximum default rate stated above, we reserve our right to increase your APR in the event of any future default. We may in our discretion determine to charge reduced default rates or variable default rates for all or selected balances on your account.

4. PERIODIC FINANCE CHARGE CALCULATION: The following amends parts of the section entitled "Periodic Finance Charge Calculation", and all other parts remain in effect:

The sentence in this section that describes when transactions are added to the daily balance for each feature on your Account is replaced with the following:

Transactions are added as of the date of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks and Cash Advance Checks are added as of the date accepted by the payee).

Also, the following is added at the end of this section: To get the Daily Periodic Rates we divide the APR by 365, and in effect always round up at the fifth place to the right of the decimal point.

5. GRACE PERIOD: The following replaces the section entitled "Grace Period": Grace Period: Periodic Finance CHARGES are added to your balance from the date of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks and Cash Advance Checks are added as of the date accepted by the payee). They continue to be added until the day we receive payment in full. However, we do not charge Periodic FINANCE CHARGES on new Purchases if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, and Balance Transfers. If applicable, there is no grace period for Overdraft Advances.

ADV2127

Portfolio

1104\_Portfolio

WR #: 63848

Cell #: ?

B1

Creative Pkg: Bankone Reprice

Mail Date: 11/1/04

Last Edit Time: 10/22/04 2:06:22 PM

Current Time: 10/22/04 2:07:30 PM

User name: TempUser3

Page width: 10.375 in

Page height: 8.500 in

Font: ZurbeltB-TrialC-Condensed

ZurbeltB-Roman-Condensed

ZurbeltB-Italic-Condensed

Chicago

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Important: Colors will not be listed accurately if images are missing.

Images:





ANNOUNCEMENT OF THE COMPANY'S RESULTS

The Board of Directors of the Company has approved the following resolution, which is hereby adopted by the Board of Directors:

1. TO THE EFFECT OF THE

ANNUAL MEETING OF THE BOARD OF DIRECTORS OF THE COMPANY, the Board of Directors has resolved that the following resolution be adopted:

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The Board of Directors of the Company has resolved that the following resolution be adopted:

The Board of Directors of the Company has resolved that the following resolution be adopted:

BANK ONE

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ADV0003

Portfolio

0304, Portfolio

Cell #: 7

Repurchase

Creative Pkg: Bank One High R

Mail Date: 7

Last Date: 21/04/94 2:24 PM

Current Time: 21/04/94 2:24 PM

User name: rrm001

Page: 1/10

Printed: 21/04/94

File: ADV00001L

Ad: ADV00001L

Time: 21/04/94

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Jones, Wayne

**From:** Citi Secure Webmail Center [ems.securemail@citi.com]  
**Sent:** Tuesday, March 04, 2008 3:36 PM  
**To:** Jones, Wayne  
**Subject:** Your Citi Secure Webmail Center Password

A Citi Secure Webmail Center account has been created for you. Your temporary password is: Yyae3Qrb

Your account ID has been sent to you in a separate message.

When you have both your Account ID and temporary password, return to the Secure Webmail Center by clicking on this link:

<https://securemailserver.citigroup.com/webmail>

(Or copy and paste this URL in your browser:

<https://securemailserver.citigroup.com/webmail>)

(Note: this password is case sensitive; be sure to enter it exactly as it appears here.) You will be prompted to create your own account with a private password. Then you can access your secure email.

Citi Secure Webmail Center Help is available 24/7 at 1-904-954-6181 or US-toll-free at 1-866-535-2504 or by email at [secure.emailhelp@citi.com](mailto:secure.emailhelp@citi.com).

MSG 1096

Jones, Wayne

From: Citi Secure Webmail Center [ems.securemail@citi.com]  
Sent: Tuesday, March 04, 2008 3:36 PM  
To: Jones, Wayne  
Subject: Your Citi Secure Webmail Center Account ID

A Citi Secure Webmail Center account has been created for you.  
Your account ID is: wjones0123

Your password has been sent in a separate message.

When you have both your Account ID and temporary password, return to  
the Secure Webmail Center by clicking on this link:  
<https://securemailserver.citigroup.com/webmail>  
(Or copy and paste this URL in your browser:  
<https://securemailserver.citigroup.com/webmail>)

Citi Secure Webmail Center Help is available 24/7  
at 1-904-954-6181 or US-toll-free at 1-866-535-2504 or  
by email at [secure.emailhelp@citi.com](mailto:secure.emailhelp@citi.com).

MSG 1097



Statement for account number: 4444 0010 0864 9729  
New Balance \$2,745.39  
Payment Due Date 08/12/07  
Past Due Amount \$508.00  
Minimum Payment \$562.00

Amount Enclosed \$

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900056200002745390000005  
ELANE L FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383  
CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

15000150281 207100864972931



Opening/Closing Date: 08/19/07 - 07/19/07  
Payment Due Date: 08/12/07  
Minimum Payment Due: \$562.00  
In U.S.  
Spanish: 1-800-945-2000  
TDD: 1-800-955-8060  
Pay by phone: 1-800-436-7958  
Outside U.S.: call collect  
1-302-594-8200

VISIT US AT:  
www.chase.com/medallists

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

Available for Cash  
Cash Access Line  
Total Credit Line  
\$2,745.39  
\$2,745.39  
\$3,800  
\$3,800  
\$0

Previous Balance  
New Balance

The outstanding balance on your credit card account is scheduled to be written off as a bad debt shortly. As a result, your credit bureau will be updated with a negative rating that could last for up to seven years. We can still help, but you need to call us now at 1-888-732-7547 (collect).

FINANCE CHARGES

| Category                                | 30 days in cycle | APR   | Corresp.   | Average Daily Balance | Periodic Rate | Due To Finance Charge | Transaction Fee | Accumulated Fin Charge | FINANCE CHARGES |
|-----------------------------------------|------------------|-------|------------|-----------------------|---------------|-----------------------|-----------------|------------------------|-----------------|
| Purchases                               | 0.0000%          | 0.00% | \$2,745.39 | \$0.00                | \$0.00        | \$0.00                | \$0.00          | \$0.00                 | \$0.00          |
| Cash advances                           | 0.0000%          | 0.00% | \$0.00     | \$0.00                | \$0.00        | \$0.00                | \$0.00          | \$0.00                 | \$0.00          |
| Total finance charges                   |                  |       |            |                       |               |                       |                 |                        | \$0.00          |
| Effective Annual Percentage Rate (APR): |                  |       |            |                       |               |                       |                 |                        | 0.00%           |

Please see information about Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees - such as cash advances and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original



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:

Information About Your Account

Let us know if you have moved or if you have changed your address. Please provide your new address and phone number.

Addressing the Customer Service number found on front of your statement.

Addressing the address change request.

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## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, 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. 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time of our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**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 Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual 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, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary and the "V" and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature and any new transactions or other details (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate, and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

## Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least the minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

## BILLING RIGHTS SUMMARY

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MAC21207

**Statement** for account number: 4444 0010 0864 9729

New Balance \$2,745.39    Payment Due Date 06/12/07    Past Due Amount \$400.00    Minimum Payment \$464.00



Amount Enclosed \$

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900045400002745390000005

01941 BEK 0 13607 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 16801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈5000 16028⑈ 207 10086497293⑈



Opening/Closing Date: 04/19/07 - 05/18/07  
Payment Due Date: 06/12/07  
Minimum Payment Due: \$464.00

CUSTOMER SERVICE  
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

**VISA ACCOUNT SUMMARY**

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$2,745.39 | Total Credit Line  | \$3,800 |
| New Balance      | \$2,745.39 | Available Credit   | \$1,054 |
|                  |            | Cash Access Line   | \$3,800 |
|                  |            | Available for Cash | \$0     |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

It's not too late to resolve the outstanding balance on your credit card account. We have a variety of payment options that may be right for you. Call 1-888-792-7547 (collect 1-302-594-8200) today.

**FINANCE CHARGES**

| Category              | Daily Periodic Rate<br>30 days in cycle | Corresp.<br>APR | Average Daily<br>Balance | Finance Charge |               | Transaction<br>Fee | Accumulated<br>Fin Charge | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|-----------------|--------------------------|----------------|---------------|--------------------|---------------------------|--------------------|
|                       |                                         |                 |                          | Due To         | Periodic Rate |                    |                           |                    |
| Purchases             | 00000%                                  | 0.00%           | \$2,745.39               | \$0.00         | \$0.00        | \$0.00             | \$0.00                    | \$0.00             |
| Cash advances         | 00000%                                  | 0.00%           | \$0.00                   | \$0.00         | \$0.00        | \$0.00             | \$0.00                    | \$0.00             |
| Total finance charges |                                         |                 |                          |                |               |                    |                           | \$0.00             |

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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020 / 9 18 07 05 18

Page 1 of 1

CE086 MA 124 01541

1361000000000104101

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, 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. 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**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 Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual 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, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on the statement, that rate may vary and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each "feature" and any new transactions or credit debits (including fees, annual finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added or, if the transaction date, the beginning of the billing cycle in which they are posted in your account, in a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

## Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

## BILLING RIGHTS SUMMARY

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on the statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the situation with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50, and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MAC21207

## Statement for account number: 4444 0010 0864 9729

New Balance \$2,745.39      Payment Due Date 05/13/07      Past Due Amount \$304.00      Minimum Payment \$400.00



Amount Enclosed \$

Make your check payable to Chase Card Services.  
Now address or e-mail? Print on back.

444400100864972900040000002745390000004

23272 BEX Z 10607 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈500016028⑈ 20710086497293⑈



Opening/Closing Date: 03/19/07 - 04/18/07  
Payment Due Date: 05/13/07  
Minimum Payment Due: \$400.00

CUSTOMER SERVICE  
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

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                         |            |                    |         |
|-------------------------|------------|--------------------|---------|
| Previous Balance        | \$2,676.02 | Total Credit Line  | \$3,800 |
| Purchases, Cash, Debits | + \$35.00  | Available Credit   | \$1,054 |
| Finance Charges         | + \$34.37  | Cash Access Line   | \$3,800 |
| New Balance             | \$2,745.39 | Available for Cash | \$0     |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

You haven't made the required payments and your credit card account is 90 days past due. As a result, your credit bureau may be updated with a negative rating. Please send your payment immediately or call us at 1-800-955-8030 (collect 1-302-594-8200) today.

## TRANSACTIONS

| Trans Date | Reference Number | Merchant Name or Transaction Description | Amount Credit | Debit   |
|------------|------------------|------------------------------------------|---------------|---------|
| 04/13      |                  | LATE FEE                                 |               | \$35.00 |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresp.<br>APR | Average Daily Balance | Finance Charge          |                    |        | Accumulated<br>Fin Charge | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|-----------------|-----------------------|-------------------------|--------------------|--------|---------------------------|--------------------|
|                       |                                         |                 |                       | Due To<br>Periodic Rate | Transaction<br>Fee |        |                           |                    |
| Purchases             | 04107%                                  | 14.99%          | \$2,699.34            | \$34.37                 | \$0.00             | \$0.00 | \$0.00                    | \$34.37            |
| Cash advances         | 04107%                                  | 14.99%          | \$0.00                | \$0.00                  | \$0.00             | \$0.00 | \$0.00                    | \$0.00             |
| Total finance charges |                                         |                 |                       |                         |                    |        |                           | \$34.37            |

Effective Annual Percentage Rate (APR): 14.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Family 4 Pack: 4 Tickets to Six Flags for just 99 Dollars!  
Now through June 30, 2007, purchase 4 general admission  
tickets online to any Six Flags Theme Park and pay just 99  
Dollars. Log on to your account at Chase.com to take  
advantage of this exclusive offer.

This Statement is a Facsimile - Not an original

X 002007 FIC 53325 D 5 C00 11 18 07 04 18 Page 1 of 1 C1630 MAP 1AA 22372 10810566050002257501

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, 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. Do not send cash. While 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 except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments on this statement, your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**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 Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual 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, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g., balance transfer/convenience checks and cash advances checks (check transactions), purchases, balance transfers, cash advances promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits including fees, unpaid finance charges and other charges, subtract any payments or credits, and make other adjustments. Transactions are added as of the first date on which they are posted to your account, or a later date if our check, except that check transactions are added as of the date deposited by the payee or a later date if our check fee is added either on the date of a related transaction the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

## Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

## BILLING RIGHTS SUMMARY

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

- Your name and account number
  - The dollar amount of the suspected error
  - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question until we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have filed in good faith a correct "pay problem" with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we can operate the merchant, or if we mailed you the advertisement for the property or services.

MAC21247

**Statement** for account number: 4444 0010 0864 9729

New Balance \$2,676.02    Payment Due Date 04/12/07    Past Due Amount \$228.00    Minimum Payment \$304.00



Amount Enclosed \$

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

Tax time is here. Make  
your payment using your Chase  
credit card. For details visit  
[www.chasepayyourtaxes.com](http://www.chasepayyourtaxes.com)

444400100864972900030400002676020000008

2254 BEK 2 07107 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈500016028⑈ 20710086497293⑈



Opening/Closing Date: 02/19/07 - 03/18/07  
Payment Due Date: 04/12/07  
Minimum Payment Due: \$304.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-445-3308  
TDD 1-800-955-8060  
Pay by phone 1-800-438-7958  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$2,663.73 | Total Credit Line  | \$3,800 |
| Finance Charges  | +\$12.29   | Available Credit   | \$1,123 |
| New Balance      | \$2,676.02 | Cash Access Line   | \$3,800 |
|                  |            | Available for Cash | \$0     |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-594-8200) today.

**FINANCE CHARGES**

| Category              | Daily Periodic Rate<br>28 days in cycle | Corresp.<br>APR | Average Daily Balance | Finance Charge          |        | Transaction<br>Fee | Accumulated<br>Fin Charge | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|-----------------|-----------------------|-------------------------|--------|--------------------|---------------------------|--------------------|
|                       |                                         |                 |                       | Due To<br>Periodic Rate |        |                    |                           |                    |
| Purchases             | .01644%                                 | 6.00%           | \$2,669.63            | \$12.29                 | \$0.00 | \$0.00             | \$0.00                    | \$12.29            |
| Cash advances         | .01644%                                 | 6.00%           | \$0.00                | \$0.00                  | \$0.00 | \$0.00             | \$0.00                    | \$0.00             |
| Total finance charges |                                         |                 |                       |                         |        |                    |                           | \$12.29            |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees - expressed as a percentage, such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

NOTICE: We are replacing the Two-Cycle Average Daily Balance Method (compute interest on previous and current cycle purchase balances) with the Average Daily Balance including new purchases Method (purchase daily balance times purchase daily rate each day only in the current cycle).

This Statement is a Facsimile - Not an original

X 0000001 P1513395 019 000 14 2 18 07 03 18 Page 1 of 1 01555 MAR APR 22256 017 0000100002225501

## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number located on the front of your statement. Advertisers are always available to assist you. You can reach an Advertiser by pressing 9 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order 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. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the original coupon or the original address label made 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, but is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day if you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments. Crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**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 us at the Customer Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, 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.

**Conditional Payment:** 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 intend in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19850-0299. 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or on monthly installments whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the fee is first charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, checks and cash advance checks ("check transactions"), purchases, balance transfers cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine offers and categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our check receipt (if our check transactions are added as of the date deposited by the payor or a later date of our check receipt). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us the daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day (if more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge for each day). If this statement shows a previous cycle average daily balance for purchases, we use the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases derived on your previous statement or on a previous payment of your line balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charges for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total is your periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly, bi-monthly, tri-monthly, or other periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable periodic rate and add the results together. The total is your periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 20 days):** We waive periodic finance charges on a transaction for a finance charge from the date it is added to your daily balance and payment in full is received on your account. However, we do not waive periodic finance charges on new purchases if they occur during a billing cycle if the balance in the portion of your new balance on your previous statement by the date of closing your payment is due and also payment of your new balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your new balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full new balance minus Balance(s) in the Qualifying Promotional Financing section by the applicable Expiration Date. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your new balance consists only of Qualifying Promotional Financing balance(s).

**For "deferred interest":** Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

**For "fixed payment":** Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

## BILLING RIGHTS SUMMARY

**In Case of Error or Question About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-0299 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appears. You can telephone us, but doing so will not preserve your rights in your letter. Give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call to the Customer Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Note for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the purchase price more than 60 days after the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we misled you by advertising for the property or services.

1444/2003/04



**Statement** for account number: 4444 0010 0864 9729

New Balance \$2,653.73    Payment Due Date 03/15/07    Past Due Amount \$152.00    Minimum Payment \$228.00



Amount Enclosed

\$

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

Tax time is here. Make  
your payment using your Chase  
credit card. For details visit  
[www.chasepayyourtaxes.com](http://www.chasepayyourtaxes.com).

444400100864972900022800002663730000009

22534 BEK 2 04807 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈500016028⑈ 20710086497293⑈



Opening/Closing Date:  
Payment Due Date:  
Minimum Payment Due:

01/19/07 - 02/18/07  
03/15/07  
\$228.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-446-3308  
TDD 1-800-956-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$2,650.18 | Total Credit Line  | \$3,800 |
| Finance Charges  | +\$13.54   | Available Credit   | \$1,136 |
| New Balance      | \$2,663.73 | Cash Access Line   | \$3,800 |
|                  |            | Available for Cash | \$0     |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Your credit card account is past due. Please send payment immediately. Call 1-800-955-8030  
(collect 1-302-594-8200) today.

**FINANCE CHARGES**

| Category              | Daily Periodic Rate | Corresp.<br>APR | Average Daily Balance | Finance Charge |               | Transaction<br>Fee | Accumulated<br>Fin Charge | FINANCE<br>CHARGES |
|-----------------------|---------------------|-----------------|-----------------------|----------------|---------------|--------------------|---------------------------|--------------------|
|                       |                     |                 |                       | Due To         | Periodic Rate |                    |                           |                    |
| Purchases             | 01644%              | 6.00%           | \$2,656.74            | \$13.54        | \$0.00        | \$0.00             | \$0.00                    | \$13.54            |
| Cash advances         | 01644%              | 6.00%           | \$0.00                | \$0.00         | \$0.00        | \$0.00             | \$0.00                    | \$0.00             |
| Total finance charges |                     |                 |                       |                |               |                    |                           | \$13.54            |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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Page 1 of 1

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04910700000000002255401

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Answers are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Scheduling of Payments:** For payments by regular U.S. mail, send at least your minimum payment due by your post office box designated for payments shown on this statement. Your payment by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. 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 while 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 enclosed with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments 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 any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**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 Customer Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account 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. If you have concerns about electronic check collection or do not want your payments collected electronically.

**Cardinal 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 intend in full satisfaction of a disputed amount must be sent to Card Services, P.O. Box 5508, Wilmington, DE 19850-5508. We reserve all our rights regarding "paid in full" payments. 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 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 mail should be sent to the appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year on its monthly installment, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Exclusion of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each advance (e.g., balance transfer/advance checks and cash advance checks ("check transactions"), purchases, advance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "0% APR" term to a periodic rate on the statement, that rate may vary and the rates and margins used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other credit (including true unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice except that check transactions are added as of the date deposited by the payee or a later date of our choice. Fees are added when on the date of a related transaction the day they are posted to your account or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we will use the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases reported on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle. If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle, and then add all of these results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. We will not call this periodic finance charge for the billing cycle except for minor variations due to rounding.

**Grace Period (at least 25 days):** We accrue periodic finance charges on a transaction, but finance charges for the day it is added to your daily balance are not payment in full is received on your account. However, we do not charge periodic finance charges on new purchases made during a billing cycle if you receive your payment of your New Balance on or before the statement by the date and time your payment is due and 250 days after the day the balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that accrues in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, you pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we will receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance, instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "true interest" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not owe a grace period for that balance as each payment includes a portion of the interest owed over the payment term for that purchase. However, you will have a grace period on other new purchases as described above.

## BILLING RIGHTS SUMMARY

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15200, Wilmington, DE 19850-5200 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the unexpected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are a unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the part of your bill that is not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you owe. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Services address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rules for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the merchant's price was not more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if you own or operate the merchant, or if we mailed you the advertisement for the property or services.

14400006

## Statement for account number: 4444 0010 0864 9729

New Balance \$2,550.19 Payment Due Date 02/12/07 Past Due Amount \$76.00 Minimum Payment \$152.00



Amount Enclosed \$

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

Tax time is here. Make  
your payment using your Chase  
credit card. For details visit  
[www.chasepayyourtaxes.com](http://www.chasepayyourtaxes.com).

444400100864972900015200002650190000007

21454 BEX Z 01807 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19866-5153



⑈500016028⑈ 20710086497293⑈



Opening/Closing Date: 12/19/06 - 01/16/07  
Payment Due Date: 02/12/07  
Minimum Payment Due: \$152.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-445-3308  
TDD 1-800-955-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$2,712.69 | Total Credit Line  | \$3,800 |
| Payment, Credits | -\$76.00   | Available Credit   | \$1,149 |
| Finance Charges  | +\$13.50   | Cash Access Line   | \$3,800 |
| New Balance      | \$2,650.19 | Available for Cash | \$0     |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19866-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 12/21      | 13553550834837097400001 | PAYMENT - THANK YOU                      | \$76.00       |       |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresp.<br>APR | Average Daily Balance | Finance Charge          |        | Transaction |            | Accumulated<br>Fin Charge | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|-----------------|-----------------------|-------------------------|--------|-------------|------------|---------------------------|--------------------|
|                       |                                         |                 |                       | Due To<br>Periodic Rate | Fee    | Fee         | Fin Charge |                           |                    |
| Purchases             | .01644%                                 | 6.00%           | \$2,648.13            | \$13.50                 | \$0.00 | \$0.00      | \$0.00     | \$13.50                   |                    |
| Cash advances         | .01644%                                 | 6.00%           | \$0.00                | \$0.00                  | \$0.00 | \$0.00      | \$0.00     | \$0.00                    |                    |
| Total finance charges |                                         |                 |                       |                         |        |             |            |                           | \$13.50            |

Effective Annual Percentage Rate (APR): 6.00%

Please see information about Your Account section for balance computation method, grace period, and other important information.  
The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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Page 1 of 1

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## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Funds: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advertisers are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on the statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order, payable to U.S. Bank, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. 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 label through the envelope window. The envelope cannot contain more than one payment or check, and there can be no stamps, postmark, date, time or correspondence enclosed with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 a.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisors, or our web site will be subject to any processing times disclosed for those payments.

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 Customer Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, 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. If you have any questions about electronic check conversion or do not want your payments collected electronically, call the Customer Service number on this statement.

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 15290, Wilmington, DE 19850-0290. 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 cashed, or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance, cash advance, cash advance checks ("check to purchase"), purchases, balance transfers, cash advances, promotional advances or overpayment advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on the statement, that rate may vary and the actual margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including late unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the first day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance. If purchases for the previous billing cycle, however, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a cycle purchases is considered to be zero for each day of the previous billing cycle, the periodic finance charge may be zero. We then add these periodic finance charges to your previous statement or the previous payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. This total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period of at least 20 days: We accrue periodic finance charges on a transaction the instant charges from the date it is added to your daily balance until payment is in full as reflected on your statement. However, we do not charge a periodic finance charge on new purchases unless they are a "true cash advance" (the advance is for cash and the advance on the front of the statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraw advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your New Balance minus Balance(s) in the Qualifying Promotional Financing section by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period that are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

## BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15290, Wilmington, DE 19850-0290 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights to your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the steps you are taking to resolve it.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Services address or telephone number shown on the statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rules for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your making order. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

11/09/05/6



Please provide information below only if the address information on front is incorrect

Street Address: \_\_\_\_\_

\_\_\_\_\_

Home Phone. \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order 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. Do not send cash. Write your account number on the back of the check or money order.

[illegible]

**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 Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, 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 on 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 at a market "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 cleared 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 appropriate payment address.

**Annual Renewal Notice:** Your account has an annual fee. It will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when due. The annual fee is nonrefundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to have your right to make charges on your account if your account is closed by you or us. We will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, tentatively for each feature (i.e., balance transfers, cash advances, purchases, etc.) and then we calculate the finance charges on the sum of the tentative finance charges. Finance transfers cash advances promotional balances or overnight advances are subject to your Cardmember Agreement for the features that are applicable to your card. There may be different periodic rates for different features. If you have more than one card, there may be more different categories with the same daily periodic rates. If there is a "fixed" rate, the rate will not change. If there is a "variable" rate, the rate may change. We will determine that rate and its corresponding APR. We will notify you in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle, in which case we will charge the minimum finance charge. We will also charge a finance charge on any periodic finance charges, and a transaction finance charge for each balance transfer or cash advance. The finance charge will be calculated on the sum of the finance charges for each transaction, in the amounts stated in your Cardmember Agreement, as amended.

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period (at least 20 days). We accrue periodic finance charges on a transaction "each business charge from the date it is added to your daily balance until payment in full is made on your account." However, we do not charge periodic finance charges on new purchases if used during a billing cycle in which you made a full payment of your new Balance or current statement by the date and time your payment is due and/or a payment of your previous statement by the date and time your payment is due. There

no grace period for balance transfers, cash advances, credit transactions, or creditcard advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will see the period, finance charges on any Remaining Balance that appears in this section, and the amount of any finance charges in full by the applicable Expiration Date. To avoid finance charges on new purchases, finance in full by the applicable Expiration Date. Balance(s) in the Qualifying Promotional Financing section pay(s) your New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For deferred interest: Qualifying Promotional financing periods: finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the last day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

## BILLING RIGHTS SUMMARY

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you owe. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong by stopping the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment.

**Special Rate for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have lined in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Statement for account number: 4444 0010 0864 9729

New Balance \$2,775.36  
 Payment Due Date 12/13/06  
 Past Due Amount \$76.00  
 Minimum Payment \$152.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
 New Address or e-mail? Print on back.

444400100864972900015200002775360000000

23916 BEX 2 22208 D  
 ELAINE L FUGATE  
 HOWARD FUGATE JR  
 630 MAPLE AVE  
 DU BOIS PA 15601-2383



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



⑈500016028⑈ 20710086497293⑈



Statement Date: 10/19/06 - 11/18/06  
 Payment Due Date: 12/13/06  
 Minimum Payment Due: \$152.00

CUSTOMER SERVICE  
 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

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

Previous Balance \$2,761.25  
 Finance Charges +\$14.11  
 New Balance \$2,775.36

Total Credit Line \$3,800  
 Available Credit \$1,024  
 Cash Access Line \$3,800  
 Available for Cash \$0

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

PAYMENT ADDRESS  
 P.O. Box 15153  
 Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Your credit card account is past due. Please send payment immediately. Call 1-800-955-8030  
 (collect 1-302-594-8200) today.

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresp.<br>APR | Average Daily Balance | Finance Charge<br>Due To<br>Periodic Rate | Transaction<br>Fee | Accumulated<br>Fin Charge | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|-----------------|-----------------------|-------------------------------------------|--------------------|---------------------------|--------------------|
| Purchases             | .01644%                                 | 6.00%           | \$2,768.07            | \$14.11                                   | \$0.00             | \$0.00                    | \$14.11            |
| Cash advances         | .01644%                                 | 6.00%           | \$0.00                | \$0.00                                    | \$0.00             | \$0.00                    | \$0.00             |
| Total finance charges |                                         |                 |                       |                                           |                    |                           | \$14.11            |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.  
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees - expressed as a percentage.

X 0000001 F1523235 D 0

This Statement is a Facsimile - Not an original

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Page 1 of 1

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## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards.** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Calling for Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our office box designated for payments shown on the statement. Your payments by mail must comply with the instructions on the statement and must be made by check or money order 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. 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 the payment must be made with our payment instructions and is made available to us on any day except December 29 by 1:00 p.m. local time at our next office day designated for our payments on this statement, we will credit the payment to your account as of that day. If your payment is not sent by regular U.S. mail to our post office box, we will credit it to your account as of the next day if you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times discussed for those payments.

**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 Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time payment, you 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 "not cash" 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 15299 Wilmington, DE 19850-5299. 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 rejected at any other address, we may accept the check and you will owe any remaining balance). We may refuse to accept any such payment by returning it to you or, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or on a monthly installment, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee and you pay your outstanding balance in full and terminate your account relationship.

**Calculations of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (i.e., balance transfers, convenience checks and cash advance checks ("check transactions"). Finance balance transfers, cash advances, promotional rebates or overdraft advances. Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on the statement, that rate may vary, and the rate and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement. If amended. There is a minimum finance charge on any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other items (including new unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date imposed by the payer or a later date of our choice). Fees are added when on the date of a related transaction, the date they are posted to your account or the last day of the billing cycle. This gives us the daily balance. A "zero" balance is treated as a balance of zero. If a daily periodic rate applies to any feature for that day, we then add these periodic finance charges to your daily balance to get the ending balance for the next day. If more than one daily periodic rate could apply based on the ending balance for the next day, we use the daily periodic rate that applies for the average daily balance. We will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day. If the statement shows a previous cycle average daily balance fee (reaches), we do the same thing for each day of the previous cycle to get the daily balance for that day. For the previous billing cycle, however, the daily balance fee (previous billing cycle purchases) is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already a part of purchases, interest on your previous statement or we received payment of your then balance on your previous statement, it will be the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine a periodic daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate and then multiply each of these results by the number of days in the applicable billing cycle(s), then add all of the results together, the result will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To determine, to get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable periodic rate and add the result together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 20 days):** We waive periodic finance charges on a transaction, "no finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases until the end of the billing cycle if you receive full payment of your new balance on the current statement by the date a finance charge payment is due and also payment of your new balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on the statement, you will not incur periodic finance charges on any remaining balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your new balance includes any remaining balance of these Promotional Financing(s), by the date and time your payment is due, however, minimum payment by the date and time specified on your statement, even if your new balance consists only of Qualifying Promotional Financing balances.

For "limited interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period (i.e., are not added to your account balance). Instead, they accumulate from being cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account in full on the first day after the Expiration Date. For "true payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the payment term for that purchase. However, you will have a grace period on any new purchases as described above.

## BILLING RIGHTS SUMMARY

**In Case of Error or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

We do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report your late delinquency or late action to collect the amount you suspect or checking account, you can stop the payment on any money you think is wrong. To stop the payment, your letter or call (faxing the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MAY/02/06



Statement for account number: 4444 0010 0854 9729

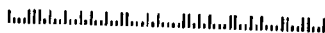
New Balance \$2,761.25    Payment Due Date 11/12/06    Past Due Amount \$0.00    Minimum Payment \$76.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
Now address or e-mail? Print on back.

444400100864972900007600002761250000002

22948 BEK 2 20106 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



1:5000 160 281: 207 1008649729311



Statement Date: 09/19/06 - 10/18/06  
Payment Due Date: 11/12/06  
Minimum Payment Due: \$76.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-445-3308  
TDD 1-800-955-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0854 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$2,699.29 | Total Credit Line  | \$3,800 |
| Payment, Credits | -\$152.00  | Available Credit   | \$1,038 |
| Finance Charges  | +\$13.96   | Cash Access Line   | \$3,800 |
| New Balance      | \$2,761.25 | Available for Cash | \$1,038 |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 10/04      | 12772770832364794000003 | PAYMENT - THANK YOU                      | \$152.00      |       |

## FINANCE CHARGES

| Category              | Daily Periodic Rate | Corresp. APR | Average Daily Balance | Finance Charge Due To Periodic Rate | Transaction Fee | Accumulated Fin Charge | FINANCE CHARGES |
|-----------------------|---------------------|--------------|-----------------------|-------------------------------------|-----------------|------------------------|-----------------|
| Purchases             | .01644%             | 6.00%        | \$2,830.14            | \$13.96                             | \$0.00          | \$0.00                 | \$13.96         |
| Cash advances         | .01644%             | 6.00%        | \$0.00                | \$0.00                              | \$0.00          | \$0.00                 | \$0.00          |
| Total finance charges |                     |              |                       |                                     |                 |                        | \$13.96         |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.  
The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.  
Just call 1-800-297-4970 to create your PIN today.

This Statement is a Facsimile - Not an original

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Page 1 of 1

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## 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:

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting at Payment:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on the statement. Your payments by mail must comply with the restrictions on the statement, and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. bank institution or the U.S. branch of a foreign financial institution. 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 enclosed with your payment. If your payment is in accordance with our payment instructions and is made available to us on any business day, we will credit the payment to your account as of the day it is received. If your payment is not received by our post office box designated for payments on or after 1:00 p.m. local time of our post office box designated for payments on the statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Cardmember Service advisors, or our web site will be subject to any processing times discussed for those payments.

**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 Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Collection:** When you provide a check as payment, 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 the statement if you have questions about electronic check collection or do not want your payments collected electronically.

**Conditional Payment:** 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 15299, Wilmington, DE 19850-0299. 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you visit your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged. If at the same time you pay your outstanding balance in full, your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances or overdraft advances), purchases, balance transfers (cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are discussed in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or credit transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we will use the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a previous finance charge was actually billed on purchases submitted on your previous payment or on required payment of your New Balance or your previous statement in full to this card and into your payment address.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle. If you prepay, the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle, and then add all of the results together, the total will be a total periodic finance charge for the billing cycle. Except for minor rounding due to a rounding error, the total periodic finance charge for a billing cycle with a monthly periodic rate is shown monthly, the average daily balance for each feature by the applicable monthly periodic rate and the total finance charge. The total will be all the periodic finance charges for the billing cycle, except for minor rounding due to rounding.

**Grace Period (at least 20 days):** We reserve the right to finance charges on a transaction, fee or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on any new purchases added during a billing cycle. Also, receive a 0% interest rate on your New Balance on your account (shown by this date and in your payment due and also payment of your New Balance on your previous statement by the 25th and having your payment due date. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To take advantage of the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "selected interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "true payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance; each payment includes a portion of the interest owed over the installment term for that purchase. However, you will have a grace period on other new purchases as described above.

## BILLING RIGHTS SUMMARY

**In Case of Error or Question:** About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-0299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you are disputing or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on the statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only if within 150 miles of your mailing address, the purchase was made in your home state, you operate the merchant, or if we received your advertisement for the property or services.

MA051106

Statement for account number: 4444 0010 0864 9729

New Balance \$2,899.29    Payment Due Date 10/13/06    Past Due Amount \$76.00    Minimum Payment \$152.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900015200002899290000001

19721 BEK 2 26108 0  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈5000 16028⑈ 207 10086497293⑈



Statement Date: 08/19/06 - 09/19/06  
Payment Due Date: 10/13/06  
Minimum Payment Due: \$152.00

CUSTOMER SERVICE  
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

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |                                                                          |
|------------------|------------|--------------------|---------|--------------------------------------------------------------------------|
| Previous Balance | \$2,884.55 | Total Credit Line  | \$3,800 | ACCOUNT INQUIRIES                                                        |
| Finance Charges  | +\$14.74   | Available Credit   | \$900   | P.O. Box 15298                                                           |
| New Balance      | \$2,899.29 | Cash Access Line   | \$3,800 | Wilmington, DE 19850-5298                                                |
|                  |            | Available for Cash | \$0     | PAYMENT ADDRESS                                                          |
|                  |            |                    |         | P.O. Box 15153                                                           |
|                  |            |                    |         | Wilmington, DE 19886-5153                                                |
|                  |            |                    |         | VISIT US AT:                                                             |
|                  |            |                    |         | <a href="http://www.chase.com/creditcards">www.chase.com/creditcards</a> |

Your credit card account is past due. Please send payment immediately. Call 1-800-955-8030  
(collect 1-302-594-8200) today.

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresp.<br>APR | Average Daily Balance | Finance Charge          |        | Transaction<br>Fee | Accumulated<br>Fin Charge | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|-----------------|-----------------------|-------------------------|--------|--------------------|---------------------------|--------------------|
|                       |                                         |                 |                       | Due To<br>Periodic Rate | Fee    |                    |                           |                    |
| Purchases             | .01644%                                 | 6.00%           | \$2,891.66            | \$14.74                 | \$0.00 | \$0.00             | \$0.00                    | \$14.74            |
| Cash advances         | .01644%                                 | 6.00%           | \$0.00                | \$0.00                  | \$0.00 | \$0.00             | \$0.00                    | \$0.00             |
| Total finance charges |                                         |                 |                       |                         |        |                    |                           | \$14.74            |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advances and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Did you know you can use your credit card to access cash  
whenever and wherever you need it? All you need is your  
PIN (Personal Identification Number) and an ATM.  
Just call 1-800-257-4970  
to create your PIN today.

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Page 1 of 1

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## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 8 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to your office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the United States Postal Service. 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 received by us by 1:00 p.m. local time at our post office box designated for payments, we will credit it to your account as of the first day of the month following the date of receipt. If your payment is received after 1:00 p.m. local time at our post office box designated for payments, we will credit it to your account as of the first day of the month following the date of receipt. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 10 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times disclosed for those payments.

**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 on your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account to pay the payment 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 numbers on this statement if you have questions about electronic check conversion 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 "conditional" 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 15246, Wilmington, DE 19850-5046. 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 attempt to collect 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or on monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we bill you for the annual fee. Your payment of the annual fee at the same time you pay your outstanding balance will constitute your payment of the annual fee. If you do not pay the annual fee, we may close your account and we will have the right to make transactions on your account. If you are a student or a minor, we will continue to account relationships.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different charges with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the interest and margin amount used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charge, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the first day of the billing cycle. They are not added until the first day of the billing cycle. The daily balance is treated as a balance of zero. If a daily periodic rate applies to any feature for that day, we then add that rate to the daily balance to get your periodic finance charges for the average daily balance for the current day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge for each day. If this statement shows a previous cycle average daily balance for purchases for the previous billing cycle, we will use the daily balance for previous billing cycle purchases to calculate the daily periodic finance charge for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases reported on your previous statement or a received payment of your New Balance on your previous statement as full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate applies, we add all of the daily periodic finance charges for all features. To determine the average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle. If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle, and then add all of the results together, the total will give you the total periodic finance charge for a billing cycle when a daily periodic rate applies. To get your total periodic finance charge for a billing cycle when a monthly periodic rate applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for minor rounding due to rounding.

**Grace Period (at least 20 days)**

We accrue periodic finance charges on a transaction fee or finance charge from the date a debit is posted to your daily balance and payment of that fee or finance charge is received on your account. However, we do not charge periodic finance charges on new purchases taken during a billing cycle when a payment of at least 25% of your New Balance on your current statement by the date and time your statement is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. However, if you default under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will accrue on any Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

## BILLING AND STATEMENTS

**In Case of Error or Question About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15246, Wilmington, DE 19850-5046 as soon as possible. We must hear from you no later than 60 days after we send you the bill on which the error or problem appeared. You can talk to us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
  - The dollar amount of the suspected error
  - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop this payment on any amount you think is wrong. To stop the payment, your letter or call using the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

11/09/2016

Statement for account number: 4444 0010 0854 9729

New Balance \$2,884.55    Payment Due Date 09/12/06    Past Due Amount \$0.00    Minimum Payment \$76.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900007600002884550000003

32867 8EX 2 2300 0  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈500016028⑈ 20710086497293⑈



Statement Date: 07/19/06 - 08/18/06  
Payment Due Date: 09/12/06  
Minimum Payment Due: \$76.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Pay by phone 1-800-430-7958  
Outside U.S. call collect 1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0854 9729

|                  |            |                    |         |                           |
|------------------|------------|--------------------|---------|---------------------------|
| Previous Balance | \$3,172.79 | Total Credit Line  | \$3,800 | ACCOUNT INQUIRIES         |
| Payment, Credits | -\$304.00  | Available Credit   | \$815   | P.O. Box 15298            |
| Finance Charges  | +\$15.76   | Cash Access Line   | \$3,800 | Wilmington, DE 19850-5298 |
| New Balance      | \$2,884.55 | Available for Cash | \$815   | PAYMENT ADDRESS           |

P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Amount Debit |
|------------|-------------------------|------------------------------------------|---------------|--------------|
| 08/08      | 12202200830762917300004 | PAYMENT - THANK YOU                      | \$152.00      |              |
| 08/12      | 12242240211511145930034 | Payment Thank You Electronic Chk         | 152.00        |              |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | .01644%                                 | 6.00%                | \$3,092.31            | \$15.76                                | \$0.00             | \$15.76            |
| Cash advances         | .01644%                                 | 6.00%                | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$15.76            |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.  
The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees - such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Did you know you can use your credit card to access cash  
whenever and wherever you need it? All you need is your  
PIN (Personal Identification Number) and an ATM.  
Just call 1-800-297-4970  
to create your PIN today.

This Statement is a Facsimile - Not an original

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000 H 2 18 06 08 18

Page 1 of 1

U2555 144 144 22867

27K 10000256060206701

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Card:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. While 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 initials, paper clips, tape or correspondence enclosed with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except a Federal Holiday, by 1:00 p.m. local time at our post office box designated for payments 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 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times declared for those payments.

**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 record. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, 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.

**Conditional Payments:** Any payment check or other form of payment that you send us for less than the full balance due that is marked "tend 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 15046, Wilmington, DE 19805-0046. We reserve all our rights regarding these payments. For example, 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance checks and cash advance checks (check transactions), purchases/balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature and add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction (the date they are posted to your account, or the next day of the billing cycle). This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount in the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for the previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases entered on your previous statement or we received payment of your new balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add up all the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 20 days):**

If a daily periodic finance charge on a transaction fee or finance charge from the date it is added to your daily balance until payment in full is received on your account, however, we do not charge periodic finance charges or new finance charges due to a billing cycle that receives both payment of your new balance on your current statement by the date and time your payment is due and also payment of your new balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your new balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full new balance within the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your free balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred interest charges will be added to your account as of the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred interest charges will be added to your account as soon as the date of default.

## BILLING RIGHTS SUMMARY

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19805-0599 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have submitted us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we made you the advertisement for the property or services.

Statement for account number: 4444 0010 0864 9729

|             |                  |                 |                 |
|-------------|------------------|-----------------|-----------------|
| Now Balance | Payment Due Date | Past Due Amount | Minimum Payment |
| \$3,172.79  | 08/12/06         | \$76.00         | \$152.00        |



Amount Enclosed \$  Make your check payable to Chase Card Services.  
 New address or e-mail? Print on back.

444400100864972900015200003172790000001

19188 BEX 2 19900 D  
 ELAINE L FUGATE  
 HOWARD FUGATE JR  
 633 MAPLE AVE  
 DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



15000160281 2071008649729311



Statement Date: 06/19/06 - 07/18/06  
 Payment Due Date: 08/12/06  
 Minimum Payment Due: \$152.00

CUSTOMER SERVICE  
 In U.S. 1-800-945-2000  
 Spanish 1-888-446-3308  
 TDD 1-800-955-8060  
 Pay by phone 1-800-438-7958  
 Outside U.S. call collect  
 1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$3,157.18 | Total Credit Line  | \$3,800 |
| Finance Charges  | +\$15.61   | Available Credit   | \$627   |
| Now Balance      | \$3,172.79 | Cash Access Line   | \$3,800 |
|                  |            | Available for Cash | \$0     |

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

PAYMENT ADDRESS  
 P.O. Box 15153  
 Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Your credit card account is past due! Please send payment immediately.  
 Call 1-800-955-8030 (collect 1-302-594-8200) today.

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>30 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | .01644%                                 | 6.00%                | \$3,164.73            | \$15.61                                | \$0.00             | \$15.61            |
| Cash advances         | .01644%                                 | 6.00%                | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$15.61            |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees  
 such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Did you know you can use your credit card to access cash  
 whenever and wherever you need it? All you need is your  
 PIN (Personal Identification Number) and an ATM.  
 Just call 1-800-297-4970  
 to create your PIN today.

This Statement is a Facsimile - Not an original

X 000000 P 572928 D

200 11 2 18 06 07 18

Page 9 of 11

C:0000 M6 1AA 10109 155-195660700019153001

## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number located on the front of your statement. Advertisers are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution of the U.S. branch of a foreign financial institution. 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 business day between 10 a.m. and 5 p.m. local time at our post office box designated for payments 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 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed by up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**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 on your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Conversion:** When you provide a check as payment, 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 indicate in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15048, Wilmington, DE 19850-5048. We reserve all our rights regarding these payments (e.g., if it is determined there is a voided duplicate 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to lend your credit to other transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, convenience checks and cash advance charges (check transactions)), purchases, balance transfers, cash advances, promotional balances or overdraft advances. These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature and add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account or a later date of our choice (except that if all transactions are added as of the date deposited by the card or a later date of our choice), fees are added rather than the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us the daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) In this statement, there is a previous section, average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance at the end of the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a new finance charge was already added on purchases entered on your previous statement, we do not add payment of your New Balance on your previous statement in full to the daily balance and then your payment will be.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add up all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate and then multiply each of these results by the number of days in the applicable billing cycle(s) and then add all of our results together, the total will show you all the periodic finance charges for the billing cycle. Except for manual variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will show the periodic finance charge for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):** We accrue periodic finance charges on a transaction fee or finance charge from the date a charge is posted to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases that occur during a billing cycle if you receive full payment of your New Balance or of a credit statement by the date and time our statement is due and you payment of your New Balance on your previous statement by the date and time you payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

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## Statement for account number: 4444 0010 0864 9729

New Balance \$3,157.18 Payment Due Date 07/13/06 Past Due Amount \$0.00 Minimum Payment \$76.00

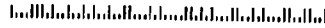


Amount Enclosed \$

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900007600003157180000000

\*0344 BEX 2 10000 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈5000 16028⑈ 207 10086497293⑈



Statement Date: 05/19/06 - 06/18/06  
Payment Due Date: 07/13/06  
Minimum Payment Due: \$76.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-445-3308  
TDD 1-800-955-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$3,293.13 | Total Credit Line  | \$3,800 |
| Payment Credits  | -\$152.00  | Available Credit   | \$642   |
| Finance Charges  | +\$16.05   | Cash Access Line   | \$3,800 |
| New Balance      | \$3,157.18 | Available for Cash | \$642   |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Amount Debit |
|------------|-------------------------|------------------------------------------|---------------|--------------|
| 05/19      | 11391390826508420000003 | PAYMENT - THANK YOU                      | \$152.00      |              |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | .01644%                                 | 6.00%                | \$3,148.89            | \$16.05                                | \$0.00             | \$16.05            |
| Cash advances         | .01644%                                 | 6.00%                | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$16.05            |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Did you know you can use your credit card to access cash  
whenever and wherever you need it? All you need is your  
PIN (Personal Identification Number) and an ATM.  
Just call 1-800-297-4970  
to create your PIN today

This Statement is a Facsimile - Not an original

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Page 1 of 1

0506 10A 10A 18:244

10010506100001524001

## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payment by mail must comply with the instructions on this statement, and must be made by check or money order, 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. 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, ties 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, except the last day of the month, it will be credited to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

**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 Cardmember Service address listed on your billing statement.

**Notice About Electronic Check Collection:** When you provide a check as payment, 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 delinquent amount, must be sent to Card Services, P.O. Box 15046, Wilmington, DE 19850-3548. 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. There is a "V" next to a periodic rate on this statement, that rate may vary, and the reserve margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature and add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date; the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date at our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A new daily balance is calculated at the end of each day. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases accounted in your previous statement or on a recent payment of your New Balance on your previous statement in full by the time and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features to determine an average daily balance, we add your daily balances and credits by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, we then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together. The total will also equal the periodic finance charges for the billing cycle (except for minor variations due to rounding). To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable periodic rate, and add the results together. The total will also equal the periodic finance charges for the billing cycle (except for minor variations due to rounding).

**Grace Period (at least 26 days):** An active periodic finance charge on a transaction fee or finance charge from the date a credit to your daily balance and payment in full is received on your account. However, the finance charge periodic finance charge on new purchases effected during a billing cycle that is not paid in full on your New Balance on your current statement by the date and time you receive the bill and the payment of your New Balance on your previous statement by the date and time your payment was due.

The date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period and are not added to your account balance. Instead, they accrue from being credited to billing cycle. Two is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred interest charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred interest charges will be added to your account as soon as the date of default.

## BILLING RIGHTS SUMMARY

**In Case of Error or Question About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15096 Wilmington, DE 19850-5296 as soon as possible. We must hear from you no later than 60 days after we sent you the bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong by stopping the automatic payment. Your letter or call to the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have lived in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we made you the advertisement for the property or services.

Statement for account number: 4444 0010 0864 9729

New Balance \$3,293.13    Payment Due Date 06/12/06    Past Due Amount \$76.00    Minimum Payment \$152.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900015200003293130000009

0635 BEY Z 13806 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈500016028⑈ 20710086497293⑈



Statement Date: 04/19/06 - 05/18/06  
Payment Due Date: 06/12/06  
Minimum Payment Due: \$152.00

CUSTOMER SERVICE  
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  
1-302-594-6200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |                           |
|------------------|------------|--------------------|---------|---------------------------|
| Previous Balance | \$3,276.93 | Total Credit Line  | \$3,800 | ACCOUNT INQUIRIES         |
| Finance Charges  | +\$16.20   | Available Credit   | \$506   | P.O. Box 15258            |
| New Balance      | \$3,293.13 | Cash Access Line   | \$3,800 | Wilmington, DE 19850-5298 |
|                  |            | Available for Cash | \$0     | PAYMENT ADDRESS           |

P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Your credit card account is past due! Please send payment immediately.  
Call 1-800-955-8030 (collect 1-302-594-6200) today.

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>30 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | .01644%                                 | 6.00%                | \$3,284.77            | \$16.20                                | \$0.00             | \$16.20            |
| Cash advances         | .01644%                                 | 6.00%                | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$16.20            |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advertisers are always available to assist you. You can reach an Advertiser by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution of the U.S. branch of a foreign financial institution. Do not send cash (unless indicated on your check or money order). Payments made by mail 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 except 10:00 a.m. to 1:00 p.m. local time in our post office box designated for your payment, 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 1:00 p.m. local time in our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**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 Cardmember Service Address listed on your billing statement.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks. At first presentation and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**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 tender or full satisfaction of a disputed amount), must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-0049. 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 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to lend your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Calculation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances or overlimit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on the statement, that rate may vary, and the order and manner used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge on any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature and add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date. The beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the next day of the billing cycle. That gives us that day's daily balance. At the end of the billing cycle, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add those periodic finance charges to your daily balance to get the beginning balance for the next day (it may be more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day). If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for any billing cycle in which card purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases reported on your previous statement or on a previous payment of your New Balance on your previous statement or bill by the date and time your payment was due.

To get your total periodic finance charges for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charges for a billing cycle when a monthly (or other) periodic rate(s) applies, multiply the average daily balance for each feature by the applicable rate(s) and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 20 days):**

We accrue periodic finance charges on a transaction fee or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on your Cardmember Statement due to a 25% off if we do not charge that payment of your New Balance on your current statement by the date and time your payment is due and a 25% payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Declining Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Declining Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accrue from being cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred interest charges will be added to your account as Cardmember Agreement, the deferred interest charges will be added to your account as soon as the date of default.

## BILLING RIGHTS SUMMARY

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15049, Wilmington, DE 19850-0049 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Your letter give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report your account as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, your bank will stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have lived in good faith to correct the problem with the merchant, you may not have to pay the item's amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we issued you the advertisement for the property or services.

## Statement for account number: 4444 0010 0864 9729

New Balance \$3,276.93    Payment Due Date 05/13/06    Past Due Amount \$0.00    Minimum Payment \$76.00



Amount Enclosed \$   Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900007600003276930000005

71031 BEX 2 10808 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19866-5153



⑈500016028⑈ 20710086497293⑈



Statement Date: 03/19/06 - 04/18/06  
Payment Due Date: 05/13/06  
Minimum Payment Due: \$76.00

CUSTOMER SERVICE  
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

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$3,509.28 | Total Credit Line  | \$3,800 |
| Payment, Credits | -\$250.00  | Available Credit   | \$523   |
| Finance Charges  | +\$17.65   | Cash Access Line   | \$3,800 |
| New Balance      | \$3,276.93 | Available for Cash | \$523   |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19866-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Amount Debit |
|------------|-------------------------|------------------------------------------|---------------|--------------|
| 04/12      | 11021020408367235840502 | PAYMENT - THANK YOU                      | \$250.00      |              |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | .01644%                                 | 6.00%                | \$3,461.47            | \$17.65                                | \$0.00             | \$17.65            |
| Cash advances         | .01644%                                 | 6.00%                | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$17.65            |

Effective Annual Percentage Rate (APR): 6.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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Page 1 of 1

C0000 MA MA 71031

1061060070007103101

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Debtors, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. 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 inside through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no stamps, post-cards, bills or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any business day by 12:00 p.m. local time at our post office box designated for payments 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 12:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**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 Cardmember Service address listed on your billing statement.

**Credit Card Collection:** We reserve the right to electronically collect your eligible credit card charges. At first presentation and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically or to fund by a draft drawn against the bank account. Checks will be collected electronically by crediting the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained on our records.

**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 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different charges with the same daily periodic rates. If there is a "TV" next to a periodic rate on this statement, that rate may vary, and the rates and margins used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that credit transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the first day of the billing cycle. This gives us the daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the ending daily balance. We will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance at the end of the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases deemed on your previous statement or on renewed payment of any New Balance on your previous statement in full by the rate and how your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic interest applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle. If you multiply the average daily balance for each feature by the applicable daily periodic rate and then multiply each of these results by the number of days in the applicable billing cycle, and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic interest applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 20 days):** We reserve periodic finance charges on a transaction if the finance charge from the date it is added to your cash balance and payment initial is less than one year. However, we do not charge on cash advance charges or on cash advances. When a grace period applies, we do not charge on cash advance charges or on cash advances. When a grace period applies, we do not charge on cash advance charges or on cash advances. When a grace period applies, we do not charge on cash advance charges or on cash advances.

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as of the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

## BILLING RIGHTS SUMMARY

**In Case of Error or Question About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15200 Wilmington, DE 19850-5200 as soon as possible. We must hear from you no later than 60 days after we sent you the bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
  - The dollar amount of the suspected error
  - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.
- Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check) and you have had in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we used the services for the property or services.

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Please provide information below only if the address information on front is incorrect

City:

State:

**Zip:**

Home Phone:

Work Phone:

E-mail Address:

1. *Author's name*  
 2. *Author's address*  
 3. *Author's phone number*  
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 5. *Author's e-mail address*  
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**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the check amount of the check electronically or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and you will receive a confirmation of payment.

**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, PO Box 15040, Wilmington, DE 19850-5040. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute of any such check or payment to 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit our right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

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on the daily balances for each day of the current billing cycle, we take the beginning balance for each feature and add any new transactions or other charges (including late charges, interest charges, and other charges), subtract any payments or credits, and make other adjustments (including adjustments for rounding) to arrive at the ending balance for each feature. We then add these ending balances for each feature to arrive at the total ending balance for the billing cycle, which we then use to calculate the finance charge. We also use the ending balance for each feature to calculate the average daily balance for each feature. We then add these average daily balances for each feature to arrive at the total average daily balance for the billing cycle. We then use the total average daily balance for the billing cycle to calculate the finance charge for the billing cycle. We then add the finance charge to the total ending balance for the billing cycle to arrive at the new balance for the billing cycle. We then use the new balance for the billing cycle to calculate the average daily balance for the billing cycle, and so on.

get your total periodic income change for a living cycle when the daily periodic rates) (4) get, we add all of the daily periodic income changes for the number of the days in the average daily balance we add your daily balances and divide by the number of the days in the average daily balance (5) if you multiply the average daily balance for each failure by the applicable daily periodic rate and then multiply each of these results by the number of days in the applicable living cycle(s) and then add up all of the results together the total will be equal the periodic income changes for the living cycle, except for minor variations due to rounding (6) if you multiply the average daily balance for a failed cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each failure by the applicable monthly periodic rate and add the results together. The total will equal the periodic income changes for the living cycle, except for minor variations due to rounding.

Week Period (at least 20 days)

accrued periodic finance charges on a transaction, fee or finance charge from the date it added to your debt balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a cooling cycle if we first debit payment of your new balance on your current statement by the date and time payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Quality Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle as referred to as "deferred interest." If a deferred interest Ququality Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

**BILLING RIGHTS SUMMARY**

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error

**Describe the error and explain:** If you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the part of your bill that is not in question. While we investigate your question, we cannot stop your bill or take action to collect the amount you question. If you have taken any action to stop payment on any amount you think is wrong (stopping or checking account), you can still stop payment on any amount you think is wrong. To stop the payment, your letter or call (using the number on the back of the Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases.** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if you own or operate the merchant, or if we mailed you the advertisement for the property or services.



**Statement** for account number: 4444 0010 0864 9729

|             |                  |                 |                 |
|-------------|------------------|-----------------|-----------------|
| Now Balance | Payment Due Date | Past Due Amount | Minimum Payment |
| \$3,592.96  | 03/15/06         | \$0.00          | \$76.00         |



Amount Enclosed \$

Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

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24315 BEX Z 04000 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 160281 207 10086497293⑈



Statement Date: 01/19/06 - 02/19/06  
Payment Due Date: 03/15/06  
Minimum Payment Due: \$76.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$3,768.89 | Total Credit Line  | \$3,800 |
| Payment, Credits | -\$195.00  | Available Credit   | \$207   |
| Finance Charges  | +\$19.07   | Cash Access Line   | \$3,800 |
| New Balance      | \$3,592.96 | Available for Cash | \$207   |

ACCOUNT INQUIRIES  
P.O. Box 15298  
Wilmington, DE 19850-5298  
**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount       |
|------------|-------------------------|------------------------------------------|--------------|
|            |                         |                                          | Credit Debit |
| 02/13      | 10440440410470130371416 | PAYMENT - THANK YOU                      | \$195.00     |

**FINANCE CHARGES**

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | .01844%                                 | 6.00%                | \$3,740.45            | \$19.07                                | \$0.00             | \$19.07            |
| Cash advances         | .01844%                                 | 6.00%                | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$19.07            |

Effective Annual Percentage Rate (APR): 6.00%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

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Page 1 of 1

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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: \_\_\_\_\_

### Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found at the top of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

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Journal of Internal Medicine 255: 103–110

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**Accrual 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 Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first prearrangement and any prearrangement, from the bank account on which the check was drawn. Our return of your payment check to your authorization for us to collect the amount of the check electronically, or if we do by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**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 Carl Services, P.O. Box 15049 Washington, DE 19816-5049. We reserve all our rights regarding these payments (e.g., if it is determined that it is no valid dispute or if any such check is received at any other address, we may accept the check and you will owe any remaining balance). We may refuse to accept any such payment by returning it to you, and cashing it or destroying it. All other payments that you send us should be sent to the appropriate address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in equality installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account in this 30-day date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your rights to make transactions on your account. If your account is closed by us or if, we will continue to bill you for the annual fee until we receive payment from you. If you have any questions, please call 1-800-828-8888.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each ledger (i.e., balance transfer/advance charges and cash advance checks (check transactions), purchases, balance transfers, cash advance, credit on all balances for all recent advances). These calculations may combine different categories with the same daily periodic rate. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the index is incorporated to determine that rate and its corresponding APR as described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

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To determine total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of those

results by the number of days in the applicable billing cycle(s), and then add all of the results together. The total will also equal the periodic license charges for the billing cycle, except for minor variations due to rounding. To get your total periodic license charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic license charges for the billing cycle, except for minor variations due to rounding.

**Grape Period (at least 20 days):**

We assess periodic finance charges on a transaction, loan, or advance charge based on the date it is added to your daily balance until payment is held in received on your account. However, we do not charge periodic finance charges on new purchases made during a 25-day grace period after we receive both payment of your New Balance on your current statement and by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check advances, or overdraft advances.

In addition, if there is a "Satisfying Promotional Financing" section on this statement, you will not incur prepayment charges on any Satisfying Promotional Financing that appears in this section if you pay that balance, in full by the applicable Expiration Date. To avoid income charges on any financing when your New Balance includes any Remaining Balance(s) on the Qualifying Promotional Financing, you may fall New Balance minus the total of those Remaining Balance(s) by the date and interest payment in full. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate into being cycle to being cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the first day of default.

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED  
DATE 08-14-2010 BY 60322 UCBAW

In Case of Errors or Questions About Your Bill: If you think your bill is wrong or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15269 Wilmington, DE 19850-5269 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the principal of your bill that is not in question. While we investigate your question, we cannot report you as delinquent or the action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call joining the Cardmember Service address or telephone number shown on the statement must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price is more than \$50 and the purchase is made in your home state or within 100 miles of your mailing address. These limitations do not apply if you are operating the merchant, or if we mailed you the advertisement for the merchant's campaign.

## Statement for account number: 4444 0010 0864 9729

New Balance \$3,766.89 Payment Due Date 02/12/06 Past Due Amount \$96.00 Minimum Payment \$195.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900019500003766890000002

21154 BEK : 01800 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU SOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



:500016028: 20710086497293



Statement Date: 12/19/05 - 01/18/06  
Payment Due Date: 02/12/06  
Minimum Payment Due: \$195.00  
CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-449-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

## ACCOUNT INQUIRIES

|                         |            |                    |         |
|-------------------------|------------|--------------------|---------|
| Previous Balance        | \$3,635.89 | Total Credit Line  | \$3,800 |
| Purchases, Cash, Debits | +\$39.00   | Available Credit   | \$31    |
| Finance Charges         | +\$94.00   | Cash Access Line   | \$3,800 |
| New Balance             | \$3,766.89 | Available for Cash | \$0     |

P.O. Box 15298  
Wilmington, DE 19860-5298

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Your credit card account is past due! Please send payment immediately.  
Call 1-800-955-8030 (collect 1-302-594-8200) today.

## TRANSACTIONS

| Trans Date | Reference Number | Merchant Name or Transaction Description | Amount       |
|------------|------------------|------------------------------------------|--------------|
|            |                  |                                          | Credit Debit |
| 01/12      |                  | LATE FEE                                 | \$39.00      |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | V .08217%                               | 29.99%               | \$3,689.89            | \$94.00                                | \$0.00             | \$94.00            |
| Cash advances         | V .08217%                               | 29.99%               | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$94.00            |

Effective Annual Percentage Rate (APR): 29.99%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

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Page 7 of 1

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## 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: \_\_\_\_\_

## Information About Your Account

**Limit on State Credit:** Please report your lost or stolen card immediately by calling the Customer Service number listed on the front of your statement. Awaiting an answer is always available to assist you. You can reach us 24 hours a day by pressing 1 after your state credit number.

**Ordering of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments to our statement. Your payment by mail must be accompanied by the statement and must be made by check or money order payable to U.S. Dollar, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. When your account number on your check or money order payments must be accompanied by the payment coupon in the envelope provided with our accounts payable through the check, money order, or cash remittance enclosed with your payment. If your payment is in accordance with our payment instructions and is made payable to us on any day except December 25 by 1:00 p.m. local time at our post office designated for payments to our 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 payable to a date 100 or more days after our post office box designated for payments to our statement, we will credit the payment to your account as of the next day after the date of payment. If your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service, or our website will be subject to any processing time disclosed for those payments.

**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 Customer Service address listed on your billing statement.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, checks collected electronically, from the bank account in which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if a check is not drawn against the bank account, checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited at any time as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**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, so that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15040, Wilmington, DE 19850-5040. We reserve all our rights regarding these payments in U.S. dollars. If it is determined that we do not 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 destroying it. All other payments that you make should be sent to the appropriate payment address.

**Account Statement Balance:** If your account has an annual fee, it will be billed each year or an installment, whichever is later, on your statement, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by us or if we will continue to charge the annual fee unless you pay your outstanding balance in full and terminate your account relationship.

**Calculations of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rate shown on the statement, separately for each balance (e.g., advance installment loan balance, cash advance balance, cash advance balance, purchase balance, balance transfer, cash advance, promotional balance or overdraw charges). These calculations may combine different categories with the same daily periodic rate. If there is a "1" next to a periodic rate on this statement, that rate may vary, and the actual rate will be determined by the rate and its corresponding APR as described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and transaction finance charges for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each balance, add any new transactions or other balance (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice, except that credit transactions are added as of the date described by the date on a later date of our choice. Fees are added either on the date of a credit transaction, the date they are posted to your account, or the first day of the billing cycle. The same as that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any balance, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies to the highest daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the daily balance shows a previous cycle average daily balance for each balance, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance in previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added to that balance on your previous statement or we received payment of your new balance on your previous statement in full by the date and time your payment was due.

To get your first periodic finance charge for a billing cycle when a daily periodic rate applies, we add all of the daily periodic finance charges for all balances. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle. If you multiply the average daily balance for each balance by the applicable daily periodic rate, and then multiply each of these

results by the number of days in the applicable billing cycle (1/365), and then add all of the results together, the total will also equal the periodic finance charge for the billing cycle, except for minor variations due to rounding. To get your next periodic finance charge for the billing cycle, we multiply the average daily balance by the applicable daily periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):**

We accrue periodic finance charges on a transaction fee, or finance charge from the date it is added to your card balance and payment is in full as received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive timely payment of your new balance on your current statement by the date and time your payment is due and also payment of your new balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraw advances.

**Illustration:** If there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any remaining balance that appears in that section if you pay that balance in full by the applicable Expiration Date. In all cases, finance charges on new purchases when your new balance includes any remaining balance(s) in the Qualifying Promotional Financing section, pay your full new balance minus the total of those remaining balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your new balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they are available from the billing cycle to the billing cycle that is defined as the "deferral interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

## BILLING RIGHTS SUMMARY

**In Case of Error or Mistake About Your Bill:** If you think your bill is wrong or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15040, Wilmington, DE 19850-5040 as soon as possible. You must have from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

You may let us know the following information:

- Your name and account number
  - The dollar amount of the suspected error
  - Describe the error and explain, if you can, why you believe there is an error. If you need more information describe the date you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the bills of your bill line as not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit delinquent or take action to collect the amount of your charge or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call telling the Customer Service address or telephone number (shown on this statement) must reach us at least three business days before the automatic payment is scheduled to clear.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount of the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we even or separate the merchant, or if we asked you to provide a receipt for the property or services.

M401/206

## Statement for account number: 4444 0010 0864 9729

New Balance \$3,835.89 Payment Due Date 01/12/06 Past Due Amount \$0.00 Minimum Payment \$96.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

Enroll me in the optional  
Payment Protector Plan.  
I understand the enclosed  
offer and may cancel any time.

Initials \_\_\_\_\_ Date \_\_\_\_\_

444400100864972900009600003635895116565

20432 BEX 2 25205 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆500016028⑆ 20710086497293⑈



Statement Date: 11/15/05 - 12/18/05  
Payment Due Date: 01/12/06  
Minimum Payment Due: \$96.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-448-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$3,845.76 | Total Credit Line  | \$3,800 |
| Payment, Credits | -\$100.00  | Available Credit   | \$164   |
| Finance Charges  | +\$90.13   | Cash Access Line   | \$3,800 |
| New Balance      | \$3,835.89 | Available for Cash | \$164   |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 12/09      | 13433430415433209530394 | PAYMENT - THANK YOU                      | \$100.00      |       |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>30 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|-----------------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases             | V .08217%                               | 29.99%            | \$3,656.08            | \$90.13                                | \$0.00          | \$90.13         |
| Cash advances         | V .08217%                               | 29.99%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |
| Total finance charges |                                         |                   |                       |                                        |                 | \$90.13         |

Effective Annual Percentage Rate (APR): 29.99%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees - expressed as a percentage.

## IMPORTANT NEWS

To help you reduce your balance more quickly, your minimum payment calculation is changing. This will ensure that your principal balance is reduced by at least 1% each month. For more information about how this change affects you, please see the enclosure.

Send seasonal season's greetings with unforgettable gifts from 1-800-FLOWERS.COM(R)! Get 15% off your purchase of fresh flowers, gourmet gift baskets, gorgeous wreaths, centerpieces and more when you use promotion code BANK43. For details please visit [WWW.1800FLOWERS.COM/DISCLAIMER](http://WWW.1800FLOWERS.COM/DISCLAIMER).

Pay today, log on to  
[www.chase.com/creditcards](http://www.chase.com/creditcards)  
It's fast, secure, and free!

Take \$10 off Florida's finest citrus at A's Family Farms!!!  
Big savings on 20 lbs navel oranges, grapefruit or mixed.  
First time buyers only \$24.95 plus S&H, limit 2, ends 01/15.  
Visit [www.enjoycitrus.com](http://www.enjoycitrus.com) or call 1-888-231-2314 dept. 06x.

This Statement is a Facsimile - Not an original

X (500669) FIS29335 C 5

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Page 1 of 1

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## 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: \_\_\_\_\_

## Information About Your Account

Let us know how to reach you. Please insert your lost or stolen card immediately by calling the Customer Service number located on the front of your statement. Answers are always available to assist you. You can reach an Advisor by pressing 4 after you enter your account number. Grading of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office designated for payments as shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution in the U.S. branch of a foreign financial institution. Do not send 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 window. Without this envelope, we cannot confirm your payment or receipt and there can be no dispute. Please check date, time, and amount of your payment. If your payment is accompanied by your payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments 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. If it is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day if you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments. Credit of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

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 Customer Service address listed on your billing statement.

Checks Cashed Electronically: We reserve the right to electronically collect your regular payment checks. All first promissory and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a credit order against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

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 intend in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299 Wilmington, DE 19850-5299. We reserve all our rights regarding these payments. If a payment is determined to be a partial payment 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 appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances or over-the-limit advances). These rates are applied to the outstanding balance for each feature. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge for each balance transfer cash advance, or check transaction, and a transaction finance charge for each balance transfer cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended. To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are paid to your account, or a later date of our choice (except that check transactions

are added as of the date deposited by the payer on a later date of our choice). Fees are added either on the date of a billed transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is added as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day (if more than one daily periodic rate does not apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day). If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases earned on your previous statement or we received payment for your new balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balance and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charge for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We assess periodic finance charges on a transaction, less, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your new balance on your current statement by the date and time your payment was due and also payment of your new balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment was due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your daily balance consists of qualifying promotional balances.

## BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill to which the error or problem pertained. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
  - The dollar amount of the suspected error
  - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call to our Customer Service address or toll-free number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card (including purchases made with a check), and you have tried in good faith to contact the merchant with the merchant, you may not have to pay the revolving amount due on your credit card. You do not have to pay the revolving amount due on your credit card if the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we can or update the merchant, or if we make you the merchant for the property or services.

14A071005

Statement for account number: 4444 0010 0864 9729

New Balance \$3,645.76    Payment Due Date 12/13/05    Past Due Amount \$0.00    Minimum Payment \$91.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900009100003645760000007

25209 BEX 2 32205 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆500016026⑆ 20710086497293⑈



Statement Date: 10/19/05 - 11/18/05    CUSTOMER SERVICE  
Payment Due Date: 12/13/05    In U.S. 1-800-945-2000  
Minimum Payment Due: \$91.00    Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$3,733.07 | Total Credit Line  | \$3,600 |
| Payment, Credits | -\$174.00  | Available Credit   | \$154   |
| Finance Charges  | +\$86.69   | Cash Access Line   | \$3,600 |
| New Balance      | \$3,645.76 | Available for Cash | \$154   |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Amount Debit |
|------------|-------------------------|------------------------------------------|---------------|--------------|
| 10/27      | 13003000407942274533027 | PAYMENT - THANK YOU                      | \$174.00      |              |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|-----------------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases             | V .07669%                               | 27.99%            | \$3,646.13            | \$86.69                                | \$0.00          | \$86.69         |
| Cash advances         | V .07669%                               | 27.99%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |
| Total finance charges |                                         |                   |                       |                                        |                 | \$86.69         |

Effective Annual Percentage Rate (APR): 27.99%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees - expressed as a percentage.

## IMPORTANT NEWS

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [www.valuecenter.com](http://www.valuecenter.com) and enter in 154039 where it asks for your certificate number. Act Now, quantities are limited.

Take \$10 off Florida's finest citrus at Al's Family Farm!!! Big savings on 20 lbs navel oranges, grapefruit or mixed. First time buyers only: \$24.95 plus S&H, limit 2, ends 01/15. Visit [www.enjoycitrus.com](http://www.enjoycitrus.com) or call 1-888-231-2314 dept. 06x.

Save 15% when you send flowers home for the holidays! Celebrate the colors of the season with a beautiful floral arrangement delivered by a local florist. Hundreds of gift ideas to choose from! Order early & save 15% at [www.353.flowerclub.com](http://www.353.flowerclub.com) & use promotion code BNN58.

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Page 1 of 1

L7650

FAX FAX 20209

325 09101500255901

## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. A new card will be mailed to you. You can reach an Author by pressing 0 after you enter your account number.

Creating All Payments: For payments by regular U.S. mail, send in your minimum payment due to our post office box (payments shown on last statement). Your payments by mail must comply with the instructions on the statement, and must be made by check or money order, 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. Do not send cash. With your account number on your check or money order. Payments must be accompanied by the original coupon in the envelope provided with our address label. Through the payment is accompanied with our payment instructions, but it made available to us after 10 p.m. local time at our post office box designated for payments in this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box, we will not process your payment. Your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our website will be subject to any processing times disclosed for those payments.

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 have any new reported inaccuracies to a credit bureau you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your payment checks. At first presentation and any representation, from the bank account on which the check was drawn, our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a first draw against the bank account, checks will be collected electronically by sending the check amount along with the check, routing and account number to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and no longer be available to you.

Conditional Payment: 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 indicate in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-0049. 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 us any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or delivering it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in biennially. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we send your statement or which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances, or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0%" rate on a periodic rate on this statement, that rate may vary, and the terms and conditions of the Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each finance Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions

are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are added to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your card balance to get the beginning balance for the next day (if more than one daily periodic rate applies based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day). If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for purchases returned on your previous statement or we received payment of your new balance on your previous statement as held by the card and were your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an annual rate, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by days in the applicable billing cycle(s), and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will be the same as the total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charge for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance and carried in full in purchases billed during a billing cycle if we receive both payment of your new balance on your current statement by the date and time your payment is due and also payment of your new balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your new balance includes promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

## BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15099, Wilmington, DE 19850-0099 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appears. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number
- The dollar amount of the suspected error

Once in the error and is up to you, we may believe there is an error. If you need more information, describe the error in your letter.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, if you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong by using the payment stop notice or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to contact the merchant with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this exception only when the purchase price was more than \$50 and the purchase was made in your home state or in the 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we were the advertiser for the property or services.

MA071005



Statement for account number: 4444 0010 0864 9729

New Balance \$3,733.07    Payment Due Date 11/12/05    Past Due Amount \$81.00    Minimum Payment \$174.00



Amount Enclosed  \$    Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900017400003733070000003

26974 BEX 2 20105 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈500016028⑈ 20710086497293⑈



Statement Date: 09/19/05 - 10/19/05  
Payment Due Date: 11/12/05  
Minimum Payment Due: \$174.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Espeñol 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

Previous Balance \$3,259.52  
Purchases, Cash, Debits +\$392.75  
Finance Charges +\$80.80  
New Balance \$3,733.07

Total Credit Line \$3,800  
Available Credit \$66  
Cash Access Line \$3,800  
Available for Cash \$0

ACCOUNT INQUIRIES  
P.O. Box 15299  
Wilmington, DE 19850-5299

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Your credit card account is past due! Please send payment immediately.  
Call 1-800-955-8030 (collect 1-302-594-8200) today.

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit    |
|------------|-------------------------|------------------------------------------|---------------|----------|
| 09/23      | 24445005267247163679258 | OFFICESCAPES DIRECT 914-328-1962 OH      |               | \$206.95 |
| 10/07      | 24435145280004082020943 | D/M*PSU LAMP 866-5DANMINT CT             |               | 146.80   |
| 10/13      |                         | LATE FEE                                 |               | 39.00    |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>30 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | V .07600%                               | 27.74%               | \$3,543.54            | \$80.80                                | \$0.00             | \$80.80            |
| Cash advances         | V .07600%                               | 27.74%               | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$80.80            |

Effective Annual Percentage Rate (APR): 27.74%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

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Page 1 of 1

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261 086455601097401



**Statement** for account number: 4444 0010 0864 9729

|             |                  |                 |                 |
|-------------|------------------|-----------------|-----------------|
| New Balance | Payment Due Date | Past Due Amount | Minimum Payment |
| \$3,259.52  | 10/13/05         | \$0.00          | \$81.00         |



Amount Enclosed \$ . Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

**Enroll me in the optional  
Payment Protector Plan.  
I understand the enclosed  
offer and may cancel any time.**

Initials \_\_\_\_\_ Date \_\_\_\_\_

444400100864972900008100003259525054865

28002 BEX Z 28105 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



15000160281: 2071008649729300



|                      |                     |                           |
|----------------------|---------------------|---------------------------|
| Statement Date:      | 09/19/05 - 09/18/05 | CUSTOMER SERVICE          |
| Payment Due Date:    | 10/13/05            | In U.S. 1-800-945-2000    |
| Minimum Payment Due: | \$81.00             | Español 1-888-446-3308    |
|                      |                     | TDD 1-800-955-8060        |
|                      |                     | Outside U.S. call collect |
|                      |                     | 1-302-594-8200            |

### VISA ACCOUNT SUMMARY

**Account Number: 4444 0010 0864 9729**

| ACCOUNT INQUIRIES  |                   |
|--------------------|-------------------|
| Previous Balance   | \$3,382.52        |
| Payment, Credits   | -5200.00          |
| Finance Charges    | \$77.00           |
| <b>New Balance</b> | <b>\$3,259.52</b> |

| PAYMENT ADDRESS           |  |
|---------------------------|--|
| P.O. Box 15298            |  |
| Wilmington, DE 19850-5298 |  |

## ACCOUNT INQUIRIES

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

**PAYMENT ADDRESS**

P.O. Box 15153  
Wilmington, DE 19886-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount       |
|------------|-------------------------|------------------------------------------|--------------|
|            |                         |                                          | Credit Debit |
| 08/31      | 12432430422549267962320 | PAYMENT - THANK YOU                      | \$200.00     |

### FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | V .07532%                               | 27.49%               |                       |                                        |                    |                    |
| Cash advances         | V .07532%                               | 27.49%               | \$3,297.59            | \$77.00                                | \$0.00             | \$77.00            |
|                       |                                         |                      | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$77.00            |

**Effective Annual Percentage Rate (APR):** 27.49%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges, including transactional fees.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

### IMPORTANT NEWS

**Claim your Cardmember Thank You before November 10, 2005!**  
For Being a valued Cardmember, we've arranged for you to receive up to \$100.00 worth of your favorite magazines. Call by 11/10/05 to guarantee your selections. You must call by the date shown for details and choices. 1-800-586-7083.

As a valued Cardmember, you are eligible to receive high-quality merchandise from top brands like Cross, Lenox, and John Deere! Just go to [www.valuecenter.com](http://www.valuecenter.com) and enter 152496 where it asks for your certificate number. These products are not available to the general public, so act now!

Surf Safer with EarthLink HS or Dial Call 1-800-327-8454

Head back to school with special savings from 1-800-FLOWERS.com (R)! Enjoy 15%\* off your purchase when you use promotion code BANK2B. Start the school year off right - send gorgeous gifts that put you at the top of the class. \*For details, please visit [www.1800FLOWERS.com/disclaimer](http://www.1800FLOWERS.com/disclaimer).

**This Statement is a Facsimile - Not an original**

### 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: \_\_\_\_\_

### Information About Your Account

[illegible]

**Account Information Reported to Credit Bureaus:** We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies 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 Cardmember Service address listed on your bill statement.

**Cheeks Collected Electronically:** We reserve the right to electronically collect your slightest payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Cheeks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and no charge will be maintained on our records.

**Conditional Payment:** Any payment check or other form of payment that you send us for less than the full balance due (as it 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 (i.e., 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 choose 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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account's relationship.

[illegible]

To get the daily balance for each day of the current billing cycle, we take the opening balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Error sections are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date if our choice (except that credit transactions

[illegible]

To get your total periodic finance charges for a billing cycle when a daily periodic rate(s) is applied, add all of the daily periodic finance charges for all months. To determine an average daily balance, add all of the daily balances and divide by the number of the days in the applicable billing cycle. If you use a daily balance for each balance in the applicable daily periodic rate, and then multiply each of the results together, the sum of the results is the average daily balance. Then multiply the average daily balance by the applicable daily periodic rate(s), and then add all of the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charges for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each month by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle.

**Grace Period (if at least 20 days):** We accrue periodic finance charges on a transaction, fee or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and after your payment is due and also payment of your New Balance on your previous statement by the date and after your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft charges.

**Grace Period for Qualifying Promotional Balances:** You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, your **new full New Balance** minus your **total qualifying promotional balances** by the date and time your payment is due. However, if your statement shows that a **minimum payment** is due, we must receive at least that **minimum payment** by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

## BILLING RIGHTS SUMMARY

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19350-5299 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, please contact your bank.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardholder Service address or telephone number shown on this statement) must reach us at least three business days before the monthly payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to contact the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made on your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we traded the advertisement for the property or services.

MAG7:005

## Statement for account number: 4444 0010 0864 9729

New Balance \$3,382.52    Payment Due Date 09/12/05    Past Due Amount \$81.00    Minimum Payment \$165.00



Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900016500003382520000003

25019 8EX 1 23005 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
533 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑈ 5000 16028⑈ 207 10086497293⑈



Statement Date: 07/19/05 - 08/18/05    CUSTOMER SERVICE  
Payment Due Date: 09/12/05    In U.S. 1-800-945-2000  
Minimum Payment Due: \$165.00    Español 1-888-466-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                         |            |                    |         |
|-------------------------|------------|--------------------|---------|
| Previous Balance        | \$3,266.18 | Total Credit Line  | \$3,800 |
| Purchases, Cash, Debits | + \$39.00  | Available Credit   | \$417   |
| Finance Charges         | + \$77.34  | Cash Access Line   | \$3,800 |
| New Balance             | \$3,382.52 | Available for Cash | \$0     |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Your credit card account is past due! Please send payment immediately.  
Call 1-800-955-8030 (collect 1-302-594-8200) today.

## TRANSACTIONS

| Trans Date | Reference Number | Merchant Name or Transaction Description | Amount Credit | Debit   |
|------------|------------------|------------------------------------------|---------------|---------|
| 08/12      |                  | LATE FEE                                 |               | \$39.00 |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases             | V .07532%                               | 27.49%               | \$3,312.17            | \$77.34                                | \$0.00             | \$77.34            |
| Cash advances         | V .07532%                               | 27.49%               | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges |                                         |                      |                       |                                        |                    | \$77.34            |

Effective Annual Percentage Rate (APR): 27.49%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

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Page 1 of 1

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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 get the daily balance for each day, of the current billing cycle, we take the beginning balance of each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that credit transactions

**Grace Period for Qualifying Promotional Balances:** You will not incur periodic interest charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your situation, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you are listed in good faith to correct the problem with the merchant, you may not be eligible for a pending amount due on the goods or services. You have this protection only when the purchase was for more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These initial rules do not apply if you are a corporate merchant, or if we mailed you the advertisement for the property or services.

MA071009

Statement for account number: 4444 0010 0864 9729

|             |                  |                 |                 |
|-------------|------------------|-----------------|-----------------|
| New Balance | Payment Due Date | Past Due Amount | Minimum Payment |
| \$3,266.18  | 08/12/05         | \$0.00          | \$81.00         |



Amount Enclosed \$   Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

444400100864972900008100003266180000003

1887 BEX 2 18905 D  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆500016028⑆ 20710086497293⑈



Statement Date: 06/19/05 - 07/18/05  
Payment Due Date: 08/12/05  
Minimum Payment Due: \$81.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-466-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-584-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

## ACCOUNT INQUIRIES

|                  |            |                    |         |                           |
|------------------|------------|--------------------|---------|---------------------------|
| Previous Balance | \$3,273.75 | Total Credit Line  | \$3,800 | P.O. Box 15298            |
| Payment, Credits | -\$81.00   | Available Credit   | \$533   | Wilmington, DE 19850-5298 |
| Finance Charges  | +\$73.43   | Cash Access Line   | \$3,800 | <b>PAYMENT ADDRESS</b>    |
| New Balance      | \$3,266.18 | Available for Cash | \$533   | P.O. Box 15153            |

Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Credit | Amount  | Debit |
|------------|-------------------------|------------------------------------------|--------|---------|-------|
| 07/08      | 11891890407198265193189 | PAYMENT - THANK YOU                      |        | \$81.00 |       |

## FINANCE CHARGES

| Category              | Daily Periodic Rate | Corresponding APR | Average Daily Balance | Finance Charge Due To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|-----------------------|---------------------|-------------------|-----------------------|-------------------------------------|-----------------|-----------------|
| Purchases             | V .07463%           | 27.24%            | \$3,279.61            | \$73.43                             | \$0.00          | \$73.43         |
| Cash advances         | V .07463%           | 27.24%            | \$0.00                | \$0.00                              | \$0.00          | \$0.00          |
| Total finance charges |                     |                   |                       |                                     |                 | \$73.43         |

Effective Annual Percentage Rate (APR): 27.24%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Effective July 1, electronic payment (Epay) requests received prior to 4 PM Eastern Time on a business day will post to your account the same day. Epay requests received after 4 PM or on a weekend or federal holiday will post to your account the next business day.

Final Notice of Free Cardmember Thank You before 9/10/05!  
You're entitled to a Free \$100.00 Cardmember Thank You good for 3 magazines FREE for a year! Call by 9/10/05 to claim yours with just a low one-time \$2 processing fee. They've been reserved for you! Call for details, 1-800-280-4607.

As a valued cardmember, you are eligible to receive high-quality merchandise from top brands like Crosse, Lenox, and John Deere! Just go to [WWW.VALUECENTER.COM](http://WWW.VALUECENTER.COM) and enter 143313 where it asks for your certificate number. These products are not available to the general public, so act now!

Subscribe to USA TODAY for only \$49 per issue!  
Treat yourself to the convenience of daily delivery of USA TODAY for just \$2.45 per week  
To order call: 1-800-USA-0001, promo 378  
Or, visit [myusatoday.com/chase](http://myusatoday.com/chase)

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## 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: \_\_\_\_\_

## Information About Your Account

**Last or Silver Card:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front cover statement. Accounts are always available to assist you. You can reach an Advisor by pressing 6 after you enter your account number.

**Ordering of Payments:** For payments by regular U.S. mail, send at least your minimum payment on the day indicated for payments. Payments shown on the statement, Your payment must be made with the instructions on the statement, and must be made by check or money order payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. Treasury Department. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment envelope provided with our address visible through the envelope window. The envelope must contain more than one payment or confirmation and there can be no staples, paper clips, tape or correspondence enclosed with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 or 100 p.m. local time at our mail office, you designated for payments 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 100 p.m. local time at our post office box designated for payments on the statement, we will credit to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

**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, your letter to us at the Customer Service address listed on your billing statement.

**Checks Collected Electronically:** We reserve the right to electronically collect your regular payment checks, at first commitment and any representation, from the bank account in which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. If you think we have reported inaccurate information to a credit bureau, your letter to us at the Customer Service address listed on your billing statement.

**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 appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account if your account is closed by us or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (e.g., balance transfer/advance checks and cash advance checks (cash advance), purchases, balance transfers, cash advances, promotional balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rate. There is "no" not a periodic rate on this statement, that rate may vary, and the bank will make use to determine that rate and as corresponding APR is described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charge, and a transaction finance charge for each balance transfer, cash advance, or cash transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except for cash transactions

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a billed transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we calculate the daily balance by the day's ending rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous billing cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases earned on your previous statement and we received payment of your finance balance on your previous statement in full by the date and time your statement was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):** We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your new balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or over-the-limit advances.

**Grace Period for Qualifying Promotional Balances:** We will not accrue periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To read finance charges on new purchases when your New Balance includes a qualified promotional balance, see your full New Balance means your total qualifying promotional balances by the date and time your payment is due; otherwise, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

## BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15049, Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the portion of your bill that is not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you believe is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least five business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MAD71005



Statement for account number: 4444 0010 0884 9729

New Balance \$3,273.75    Payment Due Date 07/13/05    Past Due Amount \$0.00    Minimum Payment \$81.00

CHASE  BANKONE.

Amount Enclosed \$   Make your check payable to Chase Card Services.  
New address or e-mail? Print on back.

44440010084972900008100003273752

15403 BEX 210905 0  
ELAINE L FUGATE  
HOWARD FUGATE JR  
833 MAPLE AVE  
DU BOIS PA 15801-2383



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆500016028⑆ 20710086497293⑈

CHASE  BANKONE.

Statement Date: 05/18/05 - 06/18/05    CUSTOMER SERVICE  
Payment Due Date: 07/13/05    In U.S. 1-800-438-7927  
Minimum Payment Due: \$81.00    Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0884 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$3,396.50 | Total Credit Line  | \$3,800 |
| Payment, Credits | -\$200.00  | Available Credit   | \$526   |
| Finance Charges  | +\$77.25   | Cash Access Line   | \$3,800 |
| New Balance      | \$3,273.75 | Available for Cash | \$526   |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 06/09      | 11611600412725266762465 | PAYMENT - THANK YOU                      | \$200.00      |       |

## FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>31 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|---------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases     | .07395%                                 | 26.99%            | \$3,369.71            | \$77.25                                | \$0.00          | \$77.25         |
| Cash advances | .07395%                                 | 26.99%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |

Total finance charges

Effective Annual Percentage Rate (APR): 26.99%

\$77.25

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

Effective July 1, electronic payment (Epay) requests received prior to 4 PM Eastern Time on a business day will post to your account the same day. Epay requests received after 4 PM or on a weekend or federal holiday will post to your account the next business day.

Final Notice of Cardmember Thank You before August 10, 2005!

For a limited time, you're entitled to claim a year of 3 magazines worth up to \$100.00 as a Thank You! Call before 8/10/05 to claim yours. They are reserved for you! Call for details to get \$100 worth of your favorites! 1-800-586-5857.

No commitments and no obligation!

Get your \$10 FREE gas voucher. No kidding.

Just call 1-800-565-9523 to listen to an offer.

Brought to you by National Union Fire Insurance Company,  
of Pittsburgh, Pa. Limit one per household.

This Statement is a Facsimile - Not an original

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Page 1 of 1 31/08/05

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## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advice is always available to assist you. You can reach an Advisor by pressing 6 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution on the U.S. branch of a foreign financial institution. Do not send cash. Within your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address label and your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 or 100 p.m. local time at our post office box designated for payments on the 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 100 p.m. local time at our post office box designated for payments on the statement, we will credit it to your account as of the first business day after the payment is received. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

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.

**Checks Collected Electronically:** We reserve the right to electronically collect your applicable payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to submit the amount of the check electronically, or if needed by a check drawn against the bank account. Checks will be collected electronically by sending the check amount through the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that your returner finds in full satisfaction of a disputed amount, must be sent to Card Service, P.O. Box 15046, Wilmington, DE 19855-5446. We reserve all our rights regarding such payments to it. 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 appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment to make transactions on your account if your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on the statement separately for each feature (e.g., purchases, balance transfers, interest-free advances, cash advances, cash advances checks, promotional balances or over-the-counter advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the rate and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/advance check, cash advance, or cash advance check, in the amount stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature; add any new transactions or other debits (including fees, unpaid finance charges and other charges); subtract any payments or credits; and make other adjustments. Transactions are added as of the first of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfers/advance checks and cash advance checks are added as of the date received by the payee). Fees are added either on the dated or the first of the billing cycle. This gives us that day's daily balance. A credit balance at the end of the billing cycle is treated as a zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance for purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added on purchases included on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):** We add periodic finance charges to your balance from the date of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer/advance checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfer/advance checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/advance checks, cash advances, cash advance checks or over-the-counter advances.

**In Case of Error or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15295, Wilmington, DE 19855-5295 as soon as possible. We must hear from you no later than 60 days after we sent you the last bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can why you believe there is an error. If you need more information, describe the error you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that we are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call naming the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If you own or control the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA320105

**CHASE BANK**

444400100864972900008400003396500

63029 BEX 2 15005 C  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

15000160281 2071008649729311

|                      |                     |                           |
|----------------------|---------------------|---------------------------|
| Statement Date:      | 04/19/05 - 05/18/05 | CUSTOMER SERVICE          |
| Payment Due Date:    | 05/12/05            | In U.S. 1-800-436-7927    |
| Minimum Payment Due: | \$84.00             | Español 1-888-446-3308    |
|                      |                     | TDD 1-800-955-8060        |
|                      |                     | Outside U.S. call collect |
|                      |                     | 1-302-584-8200            |

**VISA ACCOUNT SUMMARY**

| ACCOUNT SUMMARY  |            | Account Number: 4444 0010 0854 9729 |         | ACCOUNT INQUIRIES         |                 |
|------------------|------------|-------------------------------------|---------|---------------------------|-----------------|
| Previous Balance | \$3,420.24 | Total Credit Line                   | \$6,250 | P.O. Box 15298            |                 |
| Payment, Credits | \$100.00   | Available Credit                    | \$2,853 | Wilmington, DE 19850-5298 |                 |
| Finance Charges  | +\$76.26   | Cash Access Line                    | \$6,250 |                           |                 |
| New Balance      | \$3,396.50 | Available for Cash                  | \$2,853 |                           | PAYMENT ADDRESS |

## TRANSACTIONS

| Trans |                         |                                          | Amount   |       |
|-------|-------------------------|------------------------------------------|----------|-------|
| Date  | Reference Number        | Merchant Name or Transaction Description | Credit   | Debit |
| 05/13 | 11331330410954273812560 | PAYMENT - THANK YOU                      | \$100.00 |       |

### FINANCE CHARGES

| FINANCE CHARGES |                                         |                      | PERIODIC RATE(S) AND APR(S) MAY VARY |                                        |                    |                    |
|-----------------|-----------------------------------------|----------------------|--------------------------------------|----------------------------------------|--------------------|--------------------|
| Category        | Daily Periodic Rate<br>30 days in cycle | Corresponding<br>APR | Average Daily Balance                | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
| Purchases       | .07385%                                 | 26.99%               | \$3,437.12                           | \$75.28                                | \$0.00             | \$75.28            |
| Cash advances   | .07395%                                 | 26.99%               | \$0.00                               | \$0.00                                 | \$0.00             | \$0.00             |

Total finance charges

**Effective Annual Percentage Rate (APR):** 26.99%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [WWW.VALUECENTER.COM](http://WWW.VALUECENTER.COM) and enter in 143208 where it asks for your certificate number. Act now, quantities are limited!

You're entitled to a Cardmember Thank You valued up to \$45.00! Simply call before July 15, 2005 to claim yours by selecting your favorite DVD movies. Best of all, shipping and handling is absolutely FREE and there's no club to join. Just call now for details and selections! 1-888-586-7081

Did you know you could transfer balances online?  
Check out if you qualify by going to  
[www.chase.com/balancetransfer](http://www.chase.com/balancetransfer).

Do you wish there were fewer bills in your mailbox?  
Switch to Paperless Credit Card Statements  
and view it all online.  
Sign up at [www.chase.com/creditcards](http://www.chase.com/creditcards) today!

**This Statement is a Facsimile - Not an original**

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: \_\_\_\_\_

1. **NAME** \_\_\_\_\_  
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**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each category of charges, balance transfers, balance transfer advance charges, cash advances, cash advances check promotional balance and overdraft advances. These calculations may combine different categories with the same daily periodic rate. If your annual percentage rate is variable, the index and margin used to determine the rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, cash advance, cash advance check, cash advance, or cash advance check. The amounts stated in your Cardmember Agreement is amended.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience card), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address (if the store or service is outside the merchant, or if we mailed you the advertisement for the property or services, purchases are covered regardless of amount or location of purchase).

PLATE 102

9 / 6 / 2000

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: \_\_\_\_\_

[illegible][illegible]

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reported.

Chexs Collects Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any re-presentment, from the bank account on which the check was drawn. Our request of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft order against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment, which you send us for less than the full balance due, 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 15046, Wilmington, DE 19850-5046. We reserve all our rights regarding such payments (i.e. if it is determined there is no valid dispute or if you have not paid the full amount due, we may still consider the payment as a partial payment on your account). 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 appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to you.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year on the anniversary of the date you opened the account, and you agree to pay it. If you do not wish to continue with your account, you must notify us that you wish to close your account within 30 days of the date you receive your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual 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, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Adjustments of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g. purchase, cash advance, transfer, balance transfer) commencing each charge advance. Each finance charge is calculated by multiplying the applicable periodic rate by the applicable balance (including any over/under advances). These calculations may produce different outcomes with other methods of calculation. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer and cash advance finance charge, cash advance, or cash advance check, in the month stated in your Cardmember Agreement, as amended.

get the daily balance for each day of the current billing cycle, we take the beginning-

[illegible]

To pr<sup>o</sup>vide you with the most accurate estimate of your payments we due to you, we add all of the applicable finance charges for a billing cycle when daily periodic rate(s) apply. We add all of the applicable finance charges for all features. To determine an average daily balance, we add your charges and credits for the number of all the days in the applicable billing cycle(s). If you multiply the average by the number of days in the applicable daily periodic rate. And then multiply each of these results by the monthly periodic rate to determine the periodic billing cycle(s), and then add all of the results together to determine the periodic finance charges for the billing cycle, except for the minor variations due to rounding. We add the periodic finance charges for a billing cycle when monthly periodic rate(s) apply. We multiply the monthly periodic finance charge for a billing cycle by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

due to rounding.

**Interest Period:** (at least 20 days). We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are assessed to your account (except that they are charged on balance transfers/credit advances and cash advance charges from the day the cash is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge interest on (1) finance charges on new purchases (other than balance transfers and balance transfers/convenience charges) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfers/convenience charges, cash advances, cash advance charges, or

**Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We will mail you our response no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your right to a written response.

your letter, give us the following information:

four matrix and account numbers

The dollar amount of the suspected error

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the items you are unsure about.

We do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from the savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Grievance Service Service or telephone number shown on this statement) must reach us at least three business days before the automatic payment is made.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we insured you the advertisement for the property or services, purchases are covered regardless of amount or location of purchase.)

MA030:05

Statement for account number: 4444 0010 0854 9729

|             |                  |                 |                 |
|-------------|------------------|-----------------|-----------------|
| New Balance | Payment Due Date | Past Due Amount | Minimum Payment |
| \$3,589.83  | 04/12/05         | \$0.00          | \$89.00         |

CHASE BANKONE.

Amount Enclosed \$  Make your check payable to Chase Card Services.  
New address or e-mail: Print on back.

444400100864972900008900003589835

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

11778 BEK 2 07705  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

11778 BEK 2 07705  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

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CHASE BANKONE.

Statement Date: 02/19/05 - 03/18/05  
Payment Due Date: 04/12/05  
Minimum Payment Due: \$89.00

CUSTOMER SERVICE  
In U.S. 1-800-367-927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-584-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0854 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$3,665.37 | Total Credit Line  | \$6,250 |
| Payment, Credits | -\$150.00  | Available Credit   | \$2,680 |
| Finance Charges  | +\$74.46   | Cash Access Line   | \$6,250 |
| New Balance      | \$3,589.83 | Available for Cash | \$2,680 |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

## TRANSACTIONS

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 03/12      | 10710710426961232933682 | PAYMENT - THANK YOU                      | \$150.00      |       |

## FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>28 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|---------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases     | .07258%                                 | 26.49%            | \$3,663.93            | \$74.46                                | \$0.00          | \$74.46         |
| Cash advances | .07258%                                 | 26.49%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |

Total finance charges \$74.46

Effective Annual Percentage Rate (APR): 26.49%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION  
YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK  
ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU  
DO TODAY, WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED  
BUSINESS AND WELCOME TO CHASE!

No Strings, No Commitments and No Obligation!  
Get \$10 of FREE Gas. No kidding.  
Just Call 1-800-391-3345 to listen to an offer.  
Brought to you by National Union Fire Insurance Company,  
of Pittsburgh, PA. Limit one per household.

Get 4 complimentary weeks of The Wall Street Journal,  
the most respected, trustworthy and useful newspaper  
throughout the world! After your 4 complimentary weeks, an  
additional 26 weeks will be available to you for \$107.50.  
Call Today! 1-800-774-2657, ask for code 28JCMY.

This Statement is a Facsimile - Not an original

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Page 1 of 1 05666 13A 1AA 11/76 2/771090004000117701

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Aditional fee always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on the statement. You must include your payment by mail must comply with the instructions on the statement, and must be made by check or money order payable to U.S. Dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. 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 change through the envelope. We cannot receive more than one payment per month, and there can be no stubs, paper clips, tape or correspondence attached to your payment. If your payment is in accordance with our payment instructions, and is made available to us after 1:00 p.m. local time at our post office box designated for payments on the statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advance, or our web site will be subject to any processing times disclosed for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other details on your account may be reflected in your credit report.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at least payment and any reimbursement, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically by sending debit orders against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and no charge will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment, which you send 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 Service, P.O. Box 15445, Wilmington, DE 19850-5045. We reserve all our rights regarding such payments to, e.g., if it is determined there is no valid dispute or if any such check is returned if 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 appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on this statement separately for each feature (e.g., purchases, balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, we will use our margin used to determine that rate and its corresponding APR are disclosed in your Cardholder Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charge, and we will also charge you a transaction finance charge for each finance transfer feature (balance transfer/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardholder Agreement as amended).

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except for balance transfer/convenience checks and cash advance checks, which are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. The gross total daily balance is then multiplied by the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement shows a previous cycle average daily balance, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already based on purchases financed on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) vary, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):** We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers/convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, or overdraft advances.

**In Case of Error or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15350, Wilmington, DE 19850-5290 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the items you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are not obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Recall Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If the claim or complaint the merchant, or we mailed you the advertisement for the property or service, all purchases we covered regardless of amount or location of purchase.)

64026105



**Statement** for account number: 4444 0010 0864 9729

|             |                  |                 |                 |
|-------------|------------------|-----------------|-----------------|
| New Balance | Payment Due Date | Past Due Amount | Minimum Payment |
| \$3,665.37  | 03/15/05         | \$0.00          | \$91.00         |

Amount Enclosed

Make your check payable to Bank One.  
New address or e-mail? Print on back.

**BANK<sub>ONE</sub>.**

Did you know you could transfer balances online? Check out if you qualify by going to [www.bankoneBT.com](http://www.bankoneBT.com)

444400100864972900009100003665378

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

.....

[illegible]

\*1549 BEX Z 04905  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

1:5000 160 281: 207 1008649729300

**BANK<sub>ONE</sub>.**

|                      |                     |                           |
|----------------------|---------------------|---------------------------|
| Statement Date:      | 01/19/05 - 02/18/05 | CUSTOMER SERVICE          |
| Payment Due Date:    | 03/15/05            | In U.S. 1-800-438-7927    |
| Minimum Payment Due: | \$91.00             | Spain 1-888-446-3308      |
|                      |                     | TDD 1-800-955-8060        |
|                      |                     | Outside U.S. call collect |
|                      |                     | 1-302-594-8200            |

### VISA ACCOUNT SUMMARY

**Account Number:** 4444 0010 0864 9729

|                  |                   |                                     |         |                           |  |
|------------------|-------------------|-------------------------------------|---------|---------------------------|--|
|                  |                   | ACCOUNT NUMBER: 4444 0010 0864 9729 |         | ACCOUNT INQUIRIES         |  |
| Previous Balance | \$3,731.47        | Total Credit Line                   | \$6,250 | P.O. Box 15288            |  |
| Payment, Credits | -\$150.00         | Available Credit                    | \$2,584 | Wilmington, DE 19850-5293 |  |
| Finance Charges  | +\$83.90          | Cash Access Line                    | \$6,250 |                           |  |
| New Balance      | <u>\$3,665.37</u> | Available for Cash                  | \$2,584 | PAYMENT ADDRESS           |  |

**ACCOUNT INQUIRIES**  
P.O. Box 15298  
Wilmington, DE 19850-5298

**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19886-5153

**VISIT US AT:**  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

## TRANSACTIONS

| Trans |                         |                                          |            |    | Amount   |       |
|-------|-------------------------|------------------------------------------|------------|----|----------|-------|
| Date  | Reference Number        | Merchant Name or Transaction Description |            |    | Credit   | Debit |
| 02/10 | 10410410406978220952460 | Payment Thank You                        | Wilmington | DE | \$150.00 |       |

## FINANCE CHARGES

| Category                               |  | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|----------------------------------------|--|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases                              |  | .07258%                                 | 26.49%               | \$3,728.70            | \$63.90                                | \$0.00             | \$63.90            |
| Cash advances                          |  | .07258%                                 | 26.49%               | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges                  |  |                                         |                      |                       |                                        |                    | \$63.90            |
| Effective Annual Percentage Rate (APR) |  |                                         |                      |                       |                                        |                    | \$63.90            |

Total finance charges

**Effective Annual Percentage Rate (APR):** 26.49%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

**BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU DO TODAY, WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED BUSINESS AND WELCOME TO CHASE!**

Final notice of Free Cardmember Thank You before 4/10/05!  
You're entitled to a Free \$100.00 Cardmember Thank You!  
Call before 4/10/05 to get 3 magazines FREE for a year.  
They've already been purchased for you! Even processing is  
absolutely FREE! Call now for details. 1-800-607-9459.

Save on gifts so hot they sizzle! Receive 15% off from 1-800-FLOWERS.COM(R) and all our red hot Valentine's gifts with code "BANK24". Fan Love's flames with one of our countless romantic gifts - Cupid couldn't do a better job! For details, please visit [WWW.1800FLOWERS.COM](http://WWW.1800FLOWERS.COM).DISCLAIMER

**This Statement is a Facsimile - Not an original**

## 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: \_\_\_\_\_

## Information About Your Account

Look at Statement Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advise us always available to assist you. You can reach us 24 hours by pressing 1 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement and must be made by check or money order 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. Do not send cash. Write your account number on your check or money order. Payments made through the envelope window, the envelope cannot contain more than one payment, must be accompanied by the payment coupon in the envelope provided with our address label or coupon, and there can be no staples, paper clips, tape or correspondence lines, and a funds transfer to an on-line day except December 22 by 1:00 p.m. local time at our post office as designated for payments 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 it must be available to us after 1:00 p.m. local time in our post office next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

We report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible 30-month checks, at least 10 business days prior to the date of your payment check as your authorization for us to collect the amount of the check electronically, or if needed by a third party against the same account. Checks will be collected electronically by sending a bank account along with the check, routing and account numbers to your bank. Your original check will be destroyed and no image will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment which you send to us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise know in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 12549, Wilmington, DE 19850-5049. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute or if any such check is received in 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 cashing it. All other payments that you make should be sent to the appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment to close the annual fee does not affect our rights to close your account and to have your right to make transactions on your account. If your account is closed by us or if we continue to charge the annual fee and you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., cash advances, balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, promotional balances or overdraft advances). These calculations combine different categories with the same daily periodic rates. If your annual percentage rate (APR) is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charge, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/convenience check, cash advance or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature and add any new transactions or other debits (including fees, interest finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the date of the transaction date or the beginning of the billing cycle in which they are added to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date they are added to your account). Fees are added either on the date of a related transaction or the first day of the billing cycle. The grace rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous cycle if a periodic finance charge was already billed on purchases included on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total due to rounding.

**Grace Period (at least 25 days):** We add periodic finance charges to your balance from the date of the transaction date or the beginning of the billing cycle in which they are added to your account (except that they are charged on balance transfer/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers/convenience checks) if you pay your full New Balance by the payment due date and no new balance transfers or cash advances are made. There is no grace period for balance transfers or cash advances.

**In Case of Error or Question About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 12549, Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we send you the last bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to resolve the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advance notice for the property or services, all purchases are covered regardless of amount or location of purchase.)

HAZ00105

|             |                  |                 |                 |
|-------------|------------------|-----------------|-----------------|
| New Balance | Payment Due Date | Past Due Amount | Minimum Payment |
| \$3,731.47  | 02/12/05         | \$0.00          | \$93.00         |

Amount Enclosed

**Make your check payable to Bank One.  
New address or e-mail? Print on back.**

**BANK<sub>ONE</sub>.**

Did you know you could transfer balances online? Check out if you qualify by going to [www.bankoneBT.com](http://www.bankoneBT.com)

444400100864972900009300003731471

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

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\*5834 BEX 2 01605  
ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

15000160281 20710086497293

**BANK<sub>ONE</sub>.**

|                      |                     |                           |
|----------------------|---------------------|---------------------------|
| Statement Date:      | 12/19/04 - 01/18/05 | CUSTOMER SERVICE          |
| Payment Due Date:    | 02/12/05            | In U.S. 1-800-436-7927    |
| Minimum Payment Due: | \$83.00             | Spain 1-888-446-3308      |
|                      |                     | TDD 1-800-955-8060        |
|                      |                     | Outside U.S. call collect |
|                      |                     | 1-302-594-8200            |

### VISA ACCOUNT SUMMARY

|                                            |                   |                                                                            |
|--------------------------------------------|-------------------|----------------------------------------------------------------------------|
| <b>Account Number: 4444 0010 0864 9729</b> |                   | <b>ACCOUNT INQUIRIES</b>                                                   |
| Previous Balance                           | \$4,068.19        | P.O. Box 15298                                                             |
| Payment, Credits                           | -\$425.00         | Wilmington, DE 19850-5298                                                  |
| Finance Charges                            | +\$83.28          |                                                                            |
| New Balance                                | <u>\$3,731.47</u> | <b>PAYMENT ADDRESS</b>                                                     |
|                                            |                   | P.O. Box 15153                                                             |
|                                            |                   | Wilmington, DE 19886-5153                                                  |
|                                            |                   | <b>VISIT US AT:</b>                                                        |
|                                            |                   | <a href="http://www.caidmemberservices.com">www.caidmemberservices.com</a> |

## TRANSACTIONS

| Trans |                         |                                          |            |    | Amount   |       |
|-------|-------------------------|------------------------------------------|------------|----|----------|-------|
| Date  | Reference Number        | Merchant Name or Transaction Description |            |    | Credit   | Debit |
| 01/08 | 10080080429894270732929 | Payment Thank You                        | Wilmington | DE |          |       |
| 01/08 | 10080080433029271073181 | Payment Thank You                        | Wilmington | DE | \$200.00 |       |
|       |                         |                                          |            |    | 225.00   |       |

## FINANCE CHARGES

| FINANCE CHARGES                        |                                         |                      | PERIODIC RATE(S) AND APR(S) MAY VARY |                                        |                    |                    |
|----------------------------------------|-----------------------------------------|----------------------|--------------------------------------|----------------------------------------|--------------------|--------------------|
| Category                               | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance                | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
| Purchases                              | 0.7185%                                 | 26.24%               | \$3,561.01                           | \$88.28                                | \$0.00             | \$88.28            |
| Cash advances                          | 0.7185%                                 | 26.24%               | \$0.00                               | \$0.00                                 | \$0.00             | \$0.00             |
| Total finance charges                  |                                         |                      |                                      |                                        |                    | \$88.28            |
| Effective Annual Percentage Rate (APR) |                                         |                      |                                      |                                        |                    | 26.24%             |

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

**BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION  
YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK  
ONE AND CHASE BRANDS. THANK YOU FOR YOUR CONTINUED BUSINESS  
AND WELCOME TO CHASE!**

As a valued cardmember you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [WWW.VALUECENTER.COM](http://WWW.VALUECENTER.COM) and enter in 129627 where it asks for your certificate number. Act now! QUANTITIES ARE LIMITED!

Send your sweetheart a beautiful bouquet of flowers for Valentine's Day on February 14th! Hundreds to choose from. Same day delivery available in most areas but don't wait! Order 24 hours a day at [www.circulicity.flowerclub.com](http://www.circulicity.flowerclub.com) or call 1-800-822-0307 & mention promo code: CCJ58

**This Statement is a Facsimile - Not an original**

## 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: \_\_\_\_\_

## Information About Your Account

**Level 1 Status Card:** Please record your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advice is always available to assist you. You can reach an Advisor by pressing 6 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order 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. Do not send cash. While your account number on your check or money order, payments must be accompanied by the payment coupon in the envelope provided with our address label. Payments made through the envelope coupon 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, but is made available to us after 10:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing time described for those payments.

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.

**Checks Collected Electronically:** We reserve the right to electronically collect your applicable payment checks. At first presentation and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a check driver against the bank account. Checks will be collected electronically by sending the check amount along with the check, making and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment, which 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 debt, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19803-0049. We reserve all our rights regarding such 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 appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and we will terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges using the applicable periodic rates shown on this statement, normally for each billing cycle. Purchases, balance transfers, cash advances, convenience checks, promotional balances or overdraft advances (if your annual percentage rate is variable, the before and after used to determine that rate and its corresponding APR) are described in your Cardmember Agreement. Any periodic finance charges, and we will also charge you an Inactivity Finance Charge if you use your card or account to transfer a balance or if you use a convenience check in the amount called in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including late, unpaid finance charges and other charges), subtract any payments or credits and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payer). Fees are added either on the date of a related transaction or in the next billing cycle. This gives us that day's daily balance. A credit balance in the next billing cycle is a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases for the previous billing cycle, we do the same thing for each day of the previous cycle to get the daily balance of purchases. It is consistently billed on purchases billed on your previous statement or you paid your true balance on your previous statement to full the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):** We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the receipt payment in full). We do not charge periodic finance charges on new purchases by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or overdraft advances.

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15049, Wilmington, DE 19803-0049 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are not obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have indicated to us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service Advisor or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check) and you have taken in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we made you the benefits extend to the property or services, all purchases are covered regardless of amount or location of purchase.)

MA101534



## 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.

**Crediting of Payments:** For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Debtors and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. When your account number on your check or money order, payments must be accompanied by the payment coupon in the envelope provided with our address notice through the envelope window. The envelope cannot contain more than one payment of cash or check, and must be made available to us after 1:00 p.m. local time at our post office box designated for payments 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 a made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors or our web site will be subject to any processing times disclosed for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report.

**Checks Collected Electronically:** We reserve the right to electronically collect your checks payment checks, in full or in part, and any representation from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an invoice will be maintained in our records.

**Conditional Payments:** Any payment check or other form of payment, which 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 such 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 appropriate payment address.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the due we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right 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 charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

**Explanation of Finance Charges:** We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., purchases, balance transfers, cash advances, convenience checks, promotional balances or overdraft advances). Your annual percentage rate is variable; the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum Finance Charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge if you use your card or account to transfer a balance or if you use a convenience check in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unused finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies in any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases billed on your previous statement or you paid your new balance on your previous statement in full by the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To calculate an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

**Grace Period (at least 25 days):** We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full new balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or overdraft advances.

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 12299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating. But you are obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can close the payment on any amount you think is wrong. To close the payment, your letter or call (using the Cardmember Service Address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check) and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address (if we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

NA101504

Statement for account number: 4444 0010 0864 9729

New Balance \$4,096.40    Payment Due Date 12/13/04    Past Due Amount \$99.00    Minimum Payment \$201.00

**BANK ONE.**

Amount Enclosed \$

Make your check payable to Bank One.  
New address or e-mail? Print on back.

Did you know you could  
transfer balances online?  
Check out if you qualify by  
going to [www.bankoneBT.com](http://www.bankoneBT.com).

444400100864972900020100004096402

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

|||||

|||||  
C6706 BEX Z 32304  
ELAINE L FUGATE  
HOWARD FUGATE JR  
631 MAPLE AVE  
DU BOIS PA 15801-2383

⑈500016028⑈ 20710086497293⑈

**BANK ONE.**

Statement Date: 10/19/04 - 11/18/04  
Payment Due Date: 12/13/04  
Minimum Payment Due: \$201.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4444 0010 0864 9729

|                         |            |                    |         |
|-------------------------|------------|--------------------|---------|
| Previous Balance        | \$3,972.63 | Total Credit Line  | \$6,250 |
| Purchases, Cash, Debits | +\$35.00   | Available Credit   | \$2,153 |
| Finance Charges         | +\$88.77   | Cash Access Line   | \$6,250 |
| New Balance             | \$4,096.40 | Available for Cash | \$0     |

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

Your credit card account is past due! Please send payment immediately.  
Call 1-800-955-8030 (collect 1-302-594-8200) today.

**TRANSACTIONS**

| Trans Date | Reference Number | Merchant Name or Transaction Description | Amount Credit | Debit   |
|------------|------------------|------------------------------------------|---------------|---------|
| 11/14      |                  | LATE FEE                                 |               | \$35.00 |

**FINANCE CHARGES**

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
|---------------|-----------------------------------------|----------------------|-----------------------|----------------------------------------|--------------------|--------------------|
| Purchases     | .07121%                                 | 25.99%               | \$4,021.00            | \$88.77                                | \$0.00             | \$88.77            |
| Cash advances | .07121%                                 | 25.99%               | \$0.00                | \$0.00                                 | \$0.00             | \$0.00             |

Total finance charges \$88.77

Effective Annual Percentage Rate (APR): 25.99%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. We look forward to serving you and thank you for your business!

TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO [WWW.CARDMEMBERSERVICES.COM/BT](http://WWW.CARDMEMBERSERVICES.COM/BT) TO SEE IF YOU QUALIFY.

Did you know you have access to a Free Year End Summary?  
Just login online at [cardmemberservices.com](http://cardmemberservices.com) by 12/31/04 and a copy will be automatically available online by 2/1/05!  
It's that simple!

**This Statement is a Facsimile - Not an original**

X 005/001    F0730355    020 N 2 15 241116    Page 1 of 1    01/05    N/A 1A    06/06    0291C20C4400C676501

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Replacement cards are always available to assist you. You can reach a representative by pressing 0 after you enter your account number.

**Crediting of Payments:** Payments received by 1:00 p.m. on any day except December 25 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon, if the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of this statement or if the envelope contains more than one payment or coupon, or if there are staples, paper clips, or correspondence included with your payment. We do not accept checks or money orders drawn on non-US banks. Checks must be in US Dollars. You may pay more than the minimum payment due and may pay the full amount you owe us at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

**Payment Assistance:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** (Applicable only for accounts with an Annual Membership fee.) Please note the following information in connection with the renewal of your credit card account each year: the Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement and 4-year Annual Percentage Rate is variable; the index and margin are described in your Cardmember Agreement; the Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement in the month that it is posted to your account. If your Account has an Annual Membership Fee, it will be billed each year or in monthly installments, whether or not you use your Account, and you agree to pay it when billed.

The Annual Membership Fee is non-refundable unless you notify us that you wish to close your Account within 30 days of the date we mail your billing statement on which the Annual Membership Fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the Annual Membership Fee does not affect our right to close your Account. Until you right to make purchases or obtain Cash Advances. If your Account is closed by you or us, we will continue to charge the Annual Membership Fee until you pay your outstanding balance in full and terminate your Account relationship.

**Minimum Finance Charge:** There is a minimum Finance Charge as stated in your Cardmember Agreement, as amended, in any billing cycle in which you owe a Finance Charge.

**Explanation of Finance Charges:** We calculate Periodic Finance Charges separately for each issuer such as Purchases, Cash Advances, Convenience Checks, Balance Transfers, Promotional Balances, or Overdraft Advances as applicable. We figure the Periodic Finance Charges by applying the applicable Daily Periodic Rate shown on the front of this statement to each issuer's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle adjusted as described below.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each issuer, add any new transactions or other debts (including fees and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the issuer). Fees are added either on the date of a refund transaction or the first day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply the daily balance by the Daily Periodic Rate to get your Periodic Finance Charge for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, the daily balance for previous billing cycle Purchases is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases entered on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all issuers. If you multiply the Average Daily Balance for each issuer by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charge for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate in accordance with your Cardmember Agreement.

**Transaction Finance Charges:** If stated in your Cardmember Agreement, we will charge you a Transaction Finance Charge if you use your card or account to transfer a balance or if you use a Convenience Check. The amount of the Transaction Finance Charge is stated in your Cardmember Agreement, as amended. If applicable, you will not be assessed a Transaction Finance Charge for Overdraft Advances.

**Grace Period (at least 25 days):** We add Periodic Finance Charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the issuer). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

**In Case of Error or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15259 Wilmington, DE 19850-5259 as soon as possible. We must hear from you no later than 60 days after we mail you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are concerned about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check) and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA06004



Statement for account number: 4444 0010 0884 9729

|             |                  |                 |                 |
|-------------|------------------|-----------------|-----------------|
| New Balance | Payment Due Date | Past Due Amount | Minimum Payment |
| \$3,972.63  | 11/12/04         | \$0.00          | \$99.00         |

**BANK ONE.**

Amount Enclosed \$

Make your check payable to Bank One.  
New address or e-mail? Print on back.Did you know you could  
transfer balances online?  
Check out if you qualify by  
going to [www.bankoneBT.com](http://www.bankoneBT.com).

444400100864972900009900003972630

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

|||||

|                       |  |
|-----------------------|--|
| 01899 BEX 2 26204     |  |
| ELAINE L FUGATE       |  |
| HOWARD FUGATE JR      |  |
| 631 MAPLE AVE         |  |
| DU BOIS PA 15801-2383 |  |

5000 160 28 207 10086497293

**BANK ONE.**

|                      |                     |                                          |
|----------------------|---------------------|------------------------------------------|
| Statement Date:      | 09/18/04 - 10/18/04 | CUSTOMER SERVICE                         |
| Payment Due Date:    | 11/12/04            | In U.S. 1-800-438-7927                   |
| Minimum Payment Due: | \$99.00             | Español 1-888-446-3308                   |
|                      |                     | TDD 1-800-955-8060                       |
|                      |                     | Outside U.S. call collect 1-302-594-8200 |

**VISA ACCOUNT SUMMARY**

Account Number: 4444 0010 0884 9729

|                  |            |                    |         |
|------------------|------------|--------------------|---------|
| Previous Balance | \$3,987.75 | Total Credit Line  | \$6,250 |
| Payment Credits  | -\$100.00  | Available Credit   | \$2,277 |
| Finance Charges  | +\$84.88   | Cash Access Line   | \$6,250 |
| New Balance      | \$3,972.63 | Available for Cash | \$2,277 |

ACCOUNT INQUIRIES  
P.O. Box 15288  
Wilmington, DE 19850-5288PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153VISIT US AT:  
[www.cardmemberservices.com](http://www.cardmemberservices.com)**TRANSACTIONS**

| Trans Date | Reference Number        | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------------|------------------------------------------|---------------|-------|
| 10/14      | 12882880417473226730462 | Payment Thank You Wilmington DE          | \$100.00      |       |

**FINANCE CHARGES**

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>30 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fee | FINANCE CHARGES |
|---------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|-----------------|-----------------|
| Purchases     | .07052%                                 | 25.74%            | \$4,012.11            | \$84.88                                | \$0.00          | \$84.88         |
| Cash advances | .07052%                                 | 25.74%            | \$0.00                | \$0.00                                 | \$0.00          | \$0.00          |

Total finance charges \$64.88

Effective Annual Percentage Rate (APR): 25.74%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees  
such as cash advance and balance transfer fees - expressed as a percentage.**IMPORTANT NEWS**

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. We look forward to serving you and thank you for your business!

TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO [WWW.CARDMEMBERSERVICES.COM/BT](http://WWW.CARDMEMBERSERVICES.COM/BT) TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an original

X 0053001 F0203335 000 N 2 16 04/10/06 Page 1 of 1 01660 M/A/AA 01909 27210900C-000C11R001

## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number shown on the front of your statement. Representatives are always available to assist you. You can reach a representative by pressing 0 after you enter your account number.

**Crediting of Payments:** Payments received by 1:00 p.m. on any day except December 25 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon, if the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment contains more than one payment or coupon, or if there are staples, paper clips, or correspondence included with your payment. We do not accept checks or money orders drawn on non-US banks. Checks must be in US Dollars. You may pay more than the minimum payment due and may pay the full amount you owe at any time. If you have a balance that is subject to finance charges, the sooner you pay it, the less you will pay in finance charges because finance charges accrue on your balance each day.

**Payment Assistance:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** (Applicable only for accounts with an Annual Membership Fee.) Please note the following information in connection with the renewal of your credit card account each year. The Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement (and if your Annual Percentage Rate is variable, the add-on and margin are disclosed in your Cardmember Agreement). The Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement in the month that it is posted to your account.

If your Account has an Annual Membership Fee, it will be billed each year or in monthly installments, whether or not you use your Account, and you agree to pay it when billed. The Annual Membership Fee is non-refundable unless you notify us that you wish to close your Account within 30 days of the date we mail your billing statement on which the Annual Membership Fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the Annual Membership Fee does not affect our right to close your Account, limit your right to make Purchases or obtain Cash Advances, if your Account is closed by you or us, we will continue to charge the Annual Membership Fee until you pay your outstanding balance in full and terminate your Account relationship.

**Minimum Finance Charge:** There is a minimum Finance Charge as stated in your Cardmember Agreement, as amended, in any billing cycle in which you owe a Finance Charge.

**Calculation of Finance Charges:** We calculate Periodic Finance Charges separately for each feature, such as Purchases, Cash Advances, Convenience Checks, Balance Transfers, Promotional Balances, or Overdraft Advances as applicable. We figure the Periodic Finance Charges by applying the applicable Daily Periodic Rate shown on the front of this statement to each feature's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle adjusted as described below.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees and other charges), subtract any payments or credits, and make other adjustments. Transactions are added to or the date of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a closed transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply the daily balance by the Daily Periodic Rate to get your Periodic Finance Charges for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, the daily balance for previous billing cycle Purchases is considered in its entirety for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases derived in your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance for each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charges for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate in accordance with your Cardmember Agreement.

**Transaction Finance Charges:** If stated in your Cardmember Agreement, we will charge you a Transaction Finance Charge if you use your card or account to transfer a balance or if you use a Convenience Check. The amount of the Transaction Finance Charge is stated in your Cardmember Agreement, as amended. If applicable, you will not be assessed a Transaction Finance Charge for Overdraft Advances.

**Grace Period (at least 25 days):** We add Periodic Finance Charges to your balance from the time of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

**In Case of Error or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question.

**Revised Rules for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address, if we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

MA000504

**BANK<sub>≡</sub>ONE.**

Amount Enclosed \$  Make your check payable to Bank One.  
New address or e-mail? Print or back.

444400100864972900009900003987751

10381 6EX 2 26204  
ELAINE L FUGATE  
HOWARD FUGATE JR  
631 MAPLE AVE  
DU BOIS PA 15801-2363

1:5000160281: 2071008649729311

**BANK<sub>ONE</sub>.**

|                      |                     |                           |
|----------------------|---------------------|---------------------------|
| Statement Date:      | 08/19/04 - 09/18/04 | CUSTOMER SERVICE          |
| Payment Due Date:    | 10/13/04            | In U.S. 1-800-438-7927    |
| Minimum Payment Due: | \$99.00             | Español 1-888-446-3308    |
|                      |                     | TDD 1-800-955-8060        |
|                      |                     | Outside U.S. call collect |
| Account Number:      | 4444 0010 0864 9729 | 1-302-594-8200            |

**VISA ACCOUNT SUMMARY**

**Account Number: 4444 0010 0864 9729**

|                  |            |                    |         |                           |
|------------------|------------|--------------------|---------|---------------------------|
| Previous Balance | \$4,000.91 | Total Credit Line  | \$6,250 | 1-302-594-8200            |
| Payment, Credits | -\$100.00  | Available Credit   | \$2,262 |                           |
| Finance Charges  | -\$86.84   | Cash Access Line   | \$6,250 | P.O. Box 15288            |
| New Balance      | \$3,987.75 | Available for Cash | \$2,262 | Wilmington, DE 19850-5288 |

**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19886-5153

**VISIT US AT:**  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

## TRANSACTIONS

| Trans |                         |                                          |  |  | Amount   |       |
|-------|-------------------------|------------------------------------------|--|--|----------|-------|
| Date  | Reference Number        | Merchant Name or Transaction Description |  |  | Credit   | Debit |
| 09/09 | 12532530417184258512828 | Payment Thank You Wilmington DE          |  |  | \$100.00 |       |

## FINANCE CHARGES

| FINANCE CHARGES |                                         |                      | PERIODIC RATE(S) AND APR(S) MAY VARY |                                        |                    |                    |
|-----------------|-----------------------------------------|----------------------|--------------------------------------|----------------------------------------|--------------------|--------------------|
| Category        | Daily Periodic Rate<br>31 days in cycle | Corresponding<br>APR | Average Daily Balance                | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fee | FINANCE<br>CHARGES |
| Purchases       | .06984%                                 | 25.49%               | \$4,010.73                           | \$66.64                                | \$0.00             | \$66.64            |
| Cash advances   | .06984%                                 | 25.49%               | \$0.00                               | \$0.00                                 | \$0.00             | \$0.00             |

|                       |         |
|-----------------------|---------|
| Total finance charges | \$85.84 |
|-----------------------|---------|

**Effective Annual Percentage Rate (APR):** 25.49%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

## IMPORTANT NEWS

**Cardmember Thank-You Notice:**  
You've earned a FREE Cardmember Thank You worth up to \$100!  
You must claim yours by Oct. 1, 2004 or forfeit your  
\$100 value. Quantities are limited. Call now for details  
and to claim your FREE Cardmember Thank You. 1-877-353-2995.

Call One Life Direct, a Bank One Company, at 877-301-5433  
for a FREE life insurance quote - You'll be glad you did.  
\*Not a deposit\*Not FDIC Insured\*No Bank Guarantee\*  
\*Not a condition of any Bank Loan, Product or Service\*  
\*Not insured by any Federal Government Agency\*

**AIG Auto Insurance for Bank One Card holders is available!  
Competitive rates! Call 888-437-4943 Ext 5067 for a quote!  
"Not a deposit" Not FDIC Insured "No Bank Guarantee"  
"Not a condition of any Bank Loan, Product or Service"  
"Not insured by any Federal Government Agency"**

TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND  
CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY  
BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO  
YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO  
[WWW.CARDMEMBERSERVICES.COM/MT](http://WWW.CARDMEMBERSERVICES.COM/MT) TO SEE IF YOU QUALIFY

**This Statement is a Facsimile - Not an original**

# 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: \_\_\_\_\_

## Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Representatives are always available to assist you. You can reach a representative by pressing 6 after you enter your account number.

**Crediting of Payments:** Payments received by 1:00 p.m. on any day except December 25 will be credited to your account as of the day of receipt. There may be a delay of up to 30 days in posting payments if the payment is not accompanied by the payment coupon, if the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of the statement or if the envelope contains more than one payment or coupon, or if there are copies, money orders, or correspondence enclosed with your payment. We do not accept cash payments or money orders drawn on non-US banks. Checks must be in US Dollars. We may pay more than the minimum payment due and may pay the full amount if you over pay at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

**Payment Allocation:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Payment Notice:** (Applicable only for accounts with an Annual Membership Fee) Please note the following information in connection with the renewal of your credit card account each year: the Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement (and if your Annual Percentage Rate is variable, the index and margin are described in your Cardmember Agreement). The Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement in the month that it is posted to your account.

If your Account has an Annual Membership Fee, it will be billed each year or in monthly installments, whether or not you use your Account, and you agree to pay it when billed. The Annual Membership Fee is non-refundable unless you notify us that you wish to close your Account within 30 days of the date we mail your billing statement on which the Annual Membership Fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the Annual Membership Fee does not affect our right to close your Account. Limit your right to make Purchases or obtain Cash Advances. If your Account is closed by you or us, we will continue to charge the Annual Membership Fee until you pay your outstanding balance in full and terminate your Account relationship.

**Minimum Finance Charge:** There is a minimum Finance Charge as stated in your Cardmember Agreement, as amended, in any billing cycle in which you owe a Finance Charge.

**Explanation of Finance Charges:** We calculate Periodic Finance Charges separately for each feature such as Purchases, Cash Advances, Convenience Checks, Balance Transfers, Promotional Balances, or Overdraft Advances as applicable. We figure the Periodic Finance Charges by applying the applicable Daily Periodic Rate shown on the front of this statement to each feature's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle adjusted as described below.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the day of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply the daily balance by the Daily Periodic Rate to get your Periodic Finance Charge for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, the daily balance for previous billing cycle Purchases is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases entered on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance (or each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s)) and add the results together, the total will equal the Periodic Finance Charge for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate in accordance with your Cardmember Agreement.

**Transaction Finance Charge:** If stated in your Cardmember Agreement, we will charge you a Transaction Finance Charge if you use your card or account to transfer a balance or if you use a Convenience Check. The amount of the Transaction Finance Charge is stated in your Cardmember Agreement, as amended. If applicable, you will not be assessed a Transaction Finance Charge for Overdraft Advances.

**Grace Period (at least 25 days):** We add Periodic Finance Charges to your balance from the time of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

**In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

1/4/2005/04



## 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: \_\_\_\_\_

## Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Representatives are always available to assist you. You can reach a representative by pressing 0 after you enter your account number.

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**Payment Alternatives:** We will allocate your payments and credits in a way that is most favorable to us.

**Annual Renewal Notice:** (Applicable only for accounts with an Annual Membership Fee.) Please note the following information in connection with the renewal of your credit card account each year: The Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement (and if your Annual Percentage Rate is variable, the index and margin are described in your Cardmember Agreement). The Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement in the month that it is posted to your account.

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To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees and other charges), subtract any payments or credits, and make other adjustments. Transactions are added to the daily balance of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply the daily balance by the Daily Periodic Rate to get your Periodic Finance Charges for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, the daily balance for previous billing cycle Purchases is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

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**Transaction Finance Charges:** If stated in your Cardmember Agreement, we will charge you a Transaction Finance Charge if you use your card or account to transfer a balance or if you use a Convenience Check. The amount of the Transaction Finance Charge is stated in your Cardmember Agreement, as amended. If applicable, you will not be assessed a Transaction Finance Charge for Overdraft Advances.

**Grace Period (at least 25 days):** We add Periodic Finance Charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

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- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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LW000504

Statement for account number: 4444 0010 0864 9729

**BANK ONE.**

New Balance \$4,019.12    Payment Due Date 08/14/04    Past Due Amount \$0.00    Minimum Payment \$100.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back

444400100864972900010000004019128

CARDMEMBER SERVICE  
P.O. BOX 16153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
631 MAPLE AVE  
DU BOIS PA 15801-2383

|||||

|||||

:500016028:20710086497294\*

**BANK ONE.**

Statement Date: 06/18/04 - 07/20/04  
Payment Due Date: 08/14/04  
Minimum Payment Due: \$100.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-554-8200

**VISA ACCOUNT SUMMARY**

Previous Balance \$4,027.73  
Payments, Credits - \$100.00  
Purchases, Cash, Debits + \$0.00  
Finance Charges + \$91.39  
New Balance \$4,019.12

Account Number: 4444 0010 0864 9729

Total Credit Line \$6,250  
Available Credit \$2,230  
Cash Access Line \$6,250  
Available for Cash \$2,230

ACCOUNT INQUIRIES  
P.O. Box 1650  
Wilmington, DE 19899-9550

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
www.cardmemberservice.com

**TRANSACTIONS**

| Trans Date | Reference Number | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|------------------|------------------------------------------|---------------|-------|
| 07/12      | 7426685J015HPW60 | PAYMENT - THANK YOU                      | 100.00        |       |
| 07/20      |                  | *FINANCE CHARGE*                         |               | 91.39 |

WE ARE PLEASED TO ANNOUNCE THAT BANK ONE CORPORATION AND J.P. MORGAN CHASE AND CO. HAVE MERGED. THE CHASE AND BANK ONE FAMILY OF COMPANIES ARE NOW AFFILIATES. WE WILL CONTINUE TO HONOR YOUR EXISTING PRIVACY PREFERENCES WHEN SHARING INFORMATION AMONG THESE NEW AFFILIATES.

DUE TO IMPROVEMENTS BEING MADE TO OUR EPAY SERVICE, WE WILL NOT BE ABLE TO PROCESS EPAYS FROM FRIDAY, AUG. 6 AT 5:00 P.M. (EASTERN TIME) UNTIL MONDAY, AUG. 9 AT 8:00 A.M. WE THANK YOU FOR YOUR PATIENCE AND APOLOGIZE FOR ANY INCONVENIENCE THIS MAY CAUSE.

**FINANCE CHARGES**

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category      | Daily Periodic Rate<br>33 days in cycle | Corresponding APR | Average Daily Balance<br>Previous Cycle | Current Cycle | Finance Charge<br>Due To Periodic Rate | Transaction Fees | FINANCE CHARGES |
|---------------|-----------------------------------------|-------------------|-----------------------------------------|---------------|----------------------------------------|------------------|-----------------|
| Purchases     | 06847%                                  | 24.99%            | \$0.00                                  | \$4,044.81    | \$91.39                                | -                | \$91.39         |
| Cash advances | 06847%                                  | 24.99%            | -                                       | -             | -                                      | -                | \$0.00          |

Total finance charges

\$91.39

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0704058 AIG AUTO INSURANCE FOR BANK ONE CARD HOLDERS IS AVAILABLE!  
COMPETITIVE RATES! CALL 888 437 4943 EXT 5067 FOR A QUOTE!  
\*NOT A DEPOSIT\*NOT FDIC INSURED\*NO BANK GUARANTEE\*  
\*NOT A CONDITION OF ANY BANK LOAN, PRODUCT OR SERVICE\*  
\*NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY\*

T0704125 CARDMEMBER THANK YOU NOTICE: YOU'VE EARNED A  
FREE CARDMEMBER THANK YOU - WORTH UP TO \$100.00!  
CALL 1-800-882-6314 TO FIND OUT HOW TO CLAIM YOURS NOW!  
QUANTITIES ARE LIMITED. CALL NOW TO GUARANTEE YOUR  
SELECTIONS.

T0704125 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-  
QUALITY MERCHANDISE NOT AVAILABLE TO THE GENERAL PUBLIC FROM  
TOP BRANDS SUCH AS LENOVO, TONKA, DISNEY AND MORE! JUST GO TO  
WWW.VALUECENTER.COM AND ENTER IN 109008 WHERE IT ASKS FOR  
YOUR CERTIFICATE NUMBER. ACT NOW, QUANTITIES ARE LIMITED!

This Statement is a Facsimile - Not an Original

5630 0000 USD 800 7 15 060729

Page 1 of 1

4765 0100 896264 01055630

Statement for account number: 4444 0010 0864 9729

**BANK ONE.**

New Balance \$4,027.73    Payment Due Date 07/12/04    Past Due Amount \$0.00    Minimum Payment \$100.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back.

444400100864972900010000004027733

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
631 MAPLE AVE  
DU BOIS PA 15801-2383

|||||

|||||

1:5000 160 281: 207 1008649729411

**BANK ONE.**

Statement Date: 05/20/04 - 06/17/04  
Payment Due Date: 07/12/04  
Minimum Payment Due: \$100.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-554-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4444 0010 0864 9729

|                         |            |                    |         |
|-------------------------|------------|--------------------|---------|
| Previous Balance        | \$4,296.26 | Total Credit Line  | \$6,250 |
| Payments, Credits       | - \$350.00 | Available Credit   | \$2,222 |
| Purchases, Cash, Debits | + \$0.00   | Cash Access Line   | \$6,250 |
| Finance Charges         | + \$81.47  | Available for Cash | \$2,222 |
| New Balance             | \$4,027.73 |                    |         |

ACCOUNT INQUIRIES  
P.O. Box 8830  
Wilmington, DE 19899-8830

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
www.cardmemberservices.com

**TRANSACTIONS**

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------|------------------------------------------|---------------|-------|
| 05/20      | 71265830X014420FX | PAYMENT - THANK YOU                      | 150.00        |       |
| 06/06      | 7126583ME014468H3 | PAYMENT - THANK YOU                      | 200.00        |       |
| 06/17      |                   | *FINANCE CHARGE*                         |               | 81.47 |

THE NEW APR REFLECTED ON THIS STATEMENT IS A RESULT OF A  
LATE PAYMENT ON YOUR ACCOUNT. FOR YOUR CONVENIENCE,  
YOU CAN ALWAYS PAY ONLINE AT WWW.CARDMEMBERSERVICES.COM.

**FINANCE CHARGES**

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category              | Daily Periodic Rate<br>29 days in cycle | Corresponding APR | Average Daily Balance<br>Previous Cycle | Current Cycle | Finance Charge<br>Due To Periodic Rate | Transaction Fees | FINANCE CHARGES |
|-----------------------|-----------------------------------------|-------------------|-----------------------------------------|---------------|----------------------------------------|------------------|-----------------|
| Purchases             | 06847%                                  | 24.99%            | \$0.00                                  | \$4,103.18    | \$81.47                                |                  | \$81.47         |
| Cash advances         | 06847%                                  | 24.99%            |                                         |               |                                        |                  | \$0.00          |
| Total finance charges |                                         |                   |                                         |               |                                        |                  | \$81.47         |

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

TC604058 BRING YOUR DIGITAL PHOTOS TO LIFE. TRY PHOTOWORKS NEW DIGITAL PARTNER SOFTWARE: THE FUN, EASY WAY TO ORGANIZE, ENHANCE YOUR PHOTOS WITH CROPS, RED-EYE REMOVAL AND INSTANT FIX. EMAIL PHOTOS, BUY GENUINE PRINTS AND MORE. GET 15 FREE 4X6 PRINTS. FREE DOWNLOAD AT WWW.DIGITALPARTNER.COM/BANKONE

TC604133 THE BOSE(R) ACOUSTIC WAVE(R) MUSIC SYSTEM DELIVERS THE SOUND OF BIG, COMPLICATED STEREOS COSTING MUCH MORE. A NEW 5-CD CHANGER ALSO LETS YOU CONNECT EXTERNAL SOURCES LIKE YOUR TV AND DVD PLAYER. FREE SHIPPING AND 30-DAY TRIAL. SATISFACTION GUARANTEED. CALL 1-800-235-0721 EXT. G6530.

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5620 0000 USD 800 7 13 040617

Page 1 of 1

4763 0180 886286 01655630



Statement for account number: 4444 0010 0864 9729

**BANK ONE.**

New Balance \$4,296.26    Payment Due Date 06/15/04    Past Due Amount \$84.00    Minimum Payment \$169.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back

444400100864972900016900004296267

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

⑆ 5000 160 28⑆ 207 10086497294⑈

**BANK ONE.**

Statement Date: 04/20/04 - 05/19/04  
Payment Due Date: 06/13/04  
Minimum Payment Due: \$169.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-855-8060  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

Previous Balance \$4,215.98  
Payments, Credits - \$0.00  
Purchases, Cash, Debits + \$35.00  
Finance Charges + \$45.28  
New Balance \$4,296.26

Account Number: 4444 0010 0864 9729  
Total Credit Line \$6,250  
Available Credit \$1,953  
Cash Access Line \$8,250  
Available for Cash \$1,953

ACCOUNT INQUIRIES  
P.O. Box 8630  
Wilmington, DE 19899-8630

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

**TRANSACTIONS**

| Trans Date | Reference Number | Merchant Name or Transaction Description | Amount          |
|------------|------------------|------------------------------------------|-----------------|
|            |                  |                                          | Credit    Debit |
| 05/17      |                  | LATE FEE                                 |                 |
|            |                  |                                          | 35.00           |
| 05/18      |                  | *FINANCE CHARGE*                         |                 |
|            |                  |                                          | 45.28           |

**FINANCE CHARGES**

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category              | Daily Periodic Rate<br>30 days in cycle | Corresponding APR | Average Daily Balance<br>Previous Cycle | Finance Charge<br>Due To<br>Periodic Rate | Transaction Fees | FINANCE CHARGES |
|-----------------------|-----------------------------------------|-------------------|-----------------------------------------|-------------------------------------------|------------------|-----------------|
| Purchases             | .03559%                                 | 12.99%            | \$0.00                                  | \$4,241.30                                | \$45.28          | \$45.28         |
| Cash advances         | 05477%                                  | 19.99%            | -                                       | -                                         | -                | \$0.00          |
| Total finance charges |                                         |                   |                                         |                                           |                  | \$45.28         |

Effective Annual Percentage Rate (APR): 12.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0504059

SAVE 15% ON FLOWERS! MAY IS THE TIME FOR MOMS, DADS, AND GRADS! MAKE EVERYONE ON YOUR LIST FEEL SPECIAL BY SENDING FRESH FLOWERS FROM THE FLOWER CLUB. SAME DAY DELIVERY IS AVAILABLE. CALL 800-245-6896 OR VISIT [WWW.333.FLOWERCLUB.COM](http://WWW.333.FLOWERCLUB.COM) TO ORDER TODAY! USE PROMOTION CODE BNY48.

T0504118

SAMSONITE 4-PIECE LUGGAGE SET, \$189.95. REG. RETAIL: \$500. FREE SHIPPING: TOTE, DUFFEL, WHEELED 26", 30" UPRIGHTS. BONUS: SAVE 15% ON ANY OTHER ONLINE PURCHASE! LOGON TO: [WWW.SAMSONITECOMPANYSTORES.COM](http://WWW.SAMSONITECOMPANYSTORES.COM)/PARTNER CODE 7377. OR CALL 800-547-9AGS EXT. 7377. QUANTITIES LIMITED.

T0504119

THE BOSE(R) ACOUSTIC WAVE(R) MUSIC SYSTEM DELIVERS THE SOUND OF BIG, COMPLICATED STEREO'S COSTING MUCH MORE. A NEW 5-CD CHANGER ALSO LETS YOU CONNECT EXTERNAL SOURCES LIKE YOUR TV AND DVD PLAYER. FREE SHIPPING AND 30-DAY TRIAL. SATISFACTION GUARANTEED. CALL 1-800-235-0721 EXT. G6530.

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5650 0000 USD 800 7 13 849519 0 Page 1 of 1 4963 0100 896284 01655630

Statement for account number: 4444 0010 0864 9729

**BANK ONE**

New Balance \$4,215.98 Payment Due Date 05/16/04 Past Due Amount \$0.00 Minimum Payment \$84.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back.

444400100864972900008400004215987

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

1:5000 160 281: 207 10086497294

**BANK ONE**

Statement Date: 03/19/04 - 04/19/04  
Payment Due Date: 05/16/04  
Minimum Payment Due: \$84.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

|                         |            |                    |         |
|-------------------------|------------|--------------------|---------|
| Previous Balance        | \$4,416.30 | Total Credit Line  | \$6,250 |
| Payments, Credits       | - \$250.00 | Available Credit   | \$2,034 |
| Purchases, Cash, Debits | + \$0.00   | Cash Access Line   | \$6,250 |
| Finance Charges         | + \$49.68  | Available for Cash | \$2,034 |
| New Balance             | \$4,215.98 |                    |         |

ACCOUNT INQUIRIES  
P.O. Box 6630  
Wilmington, DE 19899-8600

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
www.cardmemberservices.com

## TRANSACTIONS

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------|------------------------------------------|---------------|-------|
| 04/10      | 7426683FN014TWXJK | PAYMENT - THANK YOU                      | 250.00        |       |
| 04/19      |                   | *FINANCE CHARGE*                         |               | 49.68 |

PLEASE NOTE THAT YOUR PAYMENT DUE DATE MAY VARY EACH MONTH.  
THEREFORE, ALWAYS VERIFY THE PAYMENT DUE DATE STATED ABOVE.  
TO REQUEST A DUE DATE CHANGE OR MAKE A PAYMENT BY PHONE,  
CALL CARDMEMBER SERVICE AT 800-436-7927. TO MAKE A PAYMENT  
ONLINE, LOG ON TO WWW.CARDMEMBERSERVICES.COM.

## FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category              | Daily Periodic Rate<br>32 days in cycle | Corresponding APR | Average Daily Balance<br>Previous Cycle | Current Cycle | Finance Charge<br>Due To Periodic Rate | Transaction Fees | FINANCE CHARGES |
|-----------------------|-----------------------------------------|-------------------|-----------------------------------------|---------------|----------------------------------------|------------------|-----------------|
| Purchases             | 03559%                                  | 12.99%            | \$0.00                                  | \$4,362.49    | \$49.68                                | -                | \$49.68         |
| Cash advances         | 05477%                                  | 19.99%            | -                                       | -             | -                                      | -                | \$0.00          |
| Total finance charges |                                         |                   |                                         |               |                                        |                  | \$49.68         |

Effective Annual Percentage Rate (APR): 12.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

TC404052 PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO  
PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES  
FROM 3/1/04 THROUGH 4/30/04. VISIT  
WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP OR CALL  
1-800-2PAY-TAX FOR DETAILS.

TC404063 THE PERFECT GIFT IS HERE FOR MOTHER'S DAY OR ANY DAY!  
AT 1-800-FLOWERS.COM(R), ENJOY STRESS-FREE SHOPPING AND  
A HUGE VARIETY OF GIFTS TO CELEBRATE MOM ON HER SPECIAL DAY.  
SHOP NOW AND SAVE 15%\* WITH PROMOTION CODE BANK66.  
\*FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER

TC404122 HURRY! EARN UP TO 8,000 BONUS MILES TOWARD UNITED TRAVEL!  
REGISTER & COMPLETE A PAID ROUNDTRIP BEFORE 6/15/04 & EARN  
5,000 BONUS MILES! NEW MILEAGE PLUS MEMBERS WILL RECEIVE  
5,000 MILES FOR ENROLLING. RESTRICTIONS APPLY. TO ENROLL,  
REGISTER & FOR DETAILS, VISIT WWW.UNITED.COM/BANKCFFER.

TC404127 GET 4 WEEKS FREE OF THE WALL STREET JOURNAL, THE WORLD'S  
LEADING BUSINESS DAILY AND THE BEST SOURCE FOR NEWS FOR  
YOUR CAREER, PERSONAL FINANCE, HEALTH AND FAMILY. AFTER  
YOUR 4 WEEKS FREE, 26 WEEKS WILL BE MADE AVAILABLE TO YOU  
FOR \$99. CALL TODAY 1-888-877-0769. SUBSCRIBE NOW!!!

This Statement is a Facsimile - Not an Original

5630 0800 USD 800 7 15 040419 Page 1 of 3 4963 0100 886284 01C55630

Take advantage of this 3.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 3.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 3.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0000 USD 000 7 15 000419 Page 2 of 3 4965 0100 000204 01055630

This check is void for all purposes after 08/17/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

6745

DATE 999  
56-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 202

SIGNATURE

⑆044115511⑆37410086497293⑈6745

This check is void for all purposes after 08/17/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

6746

DATE 999  
56-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 202

SIGNATURE

⑆044115511⑆37410086497293⑈6746

This check is void for all purposes after 08/17/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

6747

DATE 999  
56-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 202

SIGNATURE

⑆044115511⑆37410086497293⑈6747

This Statement is a Facsimile - Not an Original

5650 0000 USD 800 7 13 040419 Page 3 of 3 4963 0140 886284 01655630

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE.

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DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE.

PERSONAL BANKING ACT UP FROM PERSONAL BANKING BLANK

PERSONAL BANKING ACT UP FROM PERSONAL BANKING BLANK

PERSONAL BANKING ACT UP FROM PERSONAL BANKING BLANK

**BANK ONE**

Amount Enclosed \$ . Make your check payable to Bank One  
New address or e-mail? Print on back

444400100864972900008800004416305

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

1:5000 160 281:207 10086497 29400

**BANK ONE**

**CUSTOMER SERVICE**  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

Account Number: 4444 0010 0964 9739

|                    |         |
|--------------------|---------|
| Total Credit Line  | \$6,250 |
| Available Credit   | \$1,833 |
| Cash Access Line   | \$6,250 |
| Available for Cash | \$1,833 |

ACCOUNT INQUIRIES  
P.O. Box 8530  
Wilmington, DE 19899-8530

**PAYMENT ADDRESS**  
P O. Box 15153  
Wilmington, DE 19856-5153

**VISIT US AT:**  
[www.cardmachinesandco.com](http://www.cardmachinesandco.com)

## TRANSACTIONS

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Credit Amount | Debit |
|------------|-------------------|------------------------------------------|---------------|-------|
| 03/08      | 7426683ELO13TL731 | PAYMENT - THANK YOU                      | 250.00        |       |
| 03/16      |                   | *FINANCE CHARGE*                         |               | 45.80 |

## FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

| Daily Periodic Rate |                  | Corresponding APR | PERIODIC RATE(S) AND APR(S) MAY VARY |                                     |                  |                 |
|---------------------|------------------|-------------------|--------------------------------------|-------------------------------------|------------------|-----------------|
| Category            | 29 days in cycle |                   | Average Daily Balance Previous Cycle | Finance Charge Due To Periodic Rate | Transaction Fees | FINANCE CHARGES |
| Purchases           | 03559%           | 12.99%            | \$0.00                               | \$4,547.45                          | \$46.93          | \$46.93         |
| Cash advances       | 05477%           | 19.99%            | -                                    | -                                   | -                | \$0.00          |

Total finance charges

**Effective Annual Percentage Rate (APR): 12.99%**

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

**T0304068 PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO  
PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES  
FROM 3/1/04 THROUGH 4/30/04. VISIT  
WWW.OFFICIALPAYMENTS.COMBANKONE.JSP OR CALL  
1-800-2PAY-TAX FOR DETAILS.**

T0304059 RENTING A CAR? YOU CAN SAVE UP TO 20% AT AVIS AND ENJOY THE "WE TRY HARDER" SERVICE FOR WHICH AVIS IS FAMOUS! SIMPLY PROVIDE YOUR BANK ONE/AVIS WORLDWIDE DISCOUNT (AWD) NUMBER B668707 WHEN BOOKING. FOR RESERVATIONS, SEE YOUR TRAVEL CONSULTANT, VISIT AVIS.COM OR CALL AVIS AT 1-800-831-8000.

TC304118 GET GREAT RATES AT LAKE POWELL, AZ/UT! BOOK A 5 DAY/4 NIGHT  
53' ADVENTURER HOUSEBOAT PACKAGE AT JUST \$91 PER PERSON,  
PER DAY & GET ONE NIGHT LODGING, AN 18" POWERBOAT OR PWC  
RENTAL & A \$25 RETAIL CERTIFICATE! CALL 1-888-272-8151 AND  
ASK FOR CODE PS0410, OR VISIT [WWW.ARAMARKPARKS.COM/BK](http://WWW.ARAMARKPARKS.COM/BK)

76304121 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT [WWW.CARDMEMBERSERVICES.COM](http://WWW.CARDMEMBERSERVICES.COM) AND CLICK ON BANK ONE BILL MANAGER.

**This Statement is a Facsimile - Not an Original**

Take advantage of this 3.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 3.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 3.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0000 USD 800 7 13 040318 Page 2 of 3 4963 0100 586204 01625630

This check is void for all purposes after 07/16/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

6560

DATE 999  
56-1551/441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE \_\_\_\_\_

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⑆044115511⑆37410086497293⑆6560

This check is void for all purposes after 07/16/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

6561

DATE 999  
56-1551/441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE \_\_\_\_\_

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

⑆044115511⑆37410086497293⑆6561

This check is void for all purposes after 07/16/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2383

6562

DATE 999  
56-1551/441

VOID VOID VOID

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE \_\_\_\_\_

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

⑆044115511⑆37410086497293⑆6562

This Statement is a Facsimile - Not an Original

5630 0000 USD 000 7 15 048316 Page 3 of 3 4963 0180 286284 01655630

ENDORSE HERE

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RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE

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RESERVED FOR FINANCIAL INSTITUTION USE

ENDORSE HERE

X

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RESERVED FOR FINANCIAL INSTITUTION USE

RECEIVED BANK OF AMERICA NATIONAL ASSOCIATION

RECEIVED BANK OF AMERICA NATIONAL ASSOCIATION

RECEIVED BANK OF AMERICA NATIONAL ASSOCIATION

Statement for account number: 4444 0010 0864 9729

**BANK ONE**

New Balance \$4,619.37 Payment Due Date 03/16/04 Past Due Amount \$0.00 Minimum Payment \$92.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back.

444400100864972900009200004619371

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

\* 5000 160 281: 207 10086497294 \*

**BANK ONE**

Statement Date: 01/21/04 - 02/16/04  
Payment Due Date: 03/16/04  
Minimum Payment Due: \$92.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7827  
Español 1-888-446-3208  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4444 0010 0864 9729

|                         |            |                    |         |
|-------------------------|------------|--------------------|---------|
| Previous Balance        | \$4,819.82 | Total Credit Line  | \$6,250 |
| Payments, Credits       | - \$250.00 | Available Credit   | \$1,830 |
| Purchases, Cash, Debits | + \$0.00   | Cash Access Line   | \$6,250 |
| Finance Charges         | + \$49.55  | Available for Cash | \$1,830 |
| New Balance             | \$4,819.37 |                    |         |

ACCOUNT INQUIRIES  
P.O. Box 8450  
Wilmington, DE 19899-8450

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

**TRANSACTIONS**

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------|------------------------------------------|---------------|-------|
| 02/14      | 7426683DY013TR4TH | PAYMENT - THANK YOU                      | 250.00        |       |
| 02/16      |                   | *FINANCE CHARGE*                         |               | 49.55 |

**FINANCE CHARGES**

| Category              | Periodic Rate<br>29 days in cycle | Corresponding<br>APR | Average Daily Balance<br>Previous Cycle | Current Cycle | PERIODIC RATE(S) AND APR(S) MAY VARY |                  |                 |
|-----------------------|-----------------------------------|----------------------|-----------------------------------------|---------------|--------------------------------------|------------------|-----------------|
|                       |                                   |                      |                                         |               | Finance Charge<br>Due To             | Transaction Fees | FINANCE CHARGES |
| Purchases             | .03559%                           | 12.99%               | \$0.00                                  | \$4,800.77    | \$49.55                              | -                | \$49.55         |
| Cash advances         | 05477%                            | 19.99%               | -                                       | -             | -                                    | -                | \$0.00          |
| Total finance charges |                                   |                      |                                         |               |                                      |                  | \$49.55         |

Effective Annual Percentage Rate (APR): 12.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0204067 PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES FROM 3/1/04 THROUGH 4/30/04. VISIT [WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP](http://WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP) OR CALL 1-800-2PAY-TAX FOR DETAILS.

T0204068 AS A VALUED CARDMEMBER YOU COULD SAVE UP TO 20% WHENEVER YOU RENT FROM AVIS AT ANY OF ITS MORE THAN 4,000 LOCATIONS WORLDWIDE. TO RECEIVE YOUR DISCOUNT, SIMPLY PROVIDE YOUR AVIS DISCOUNT # (AWD): B868704 WHEN BOOKING YOUR VEHICLE. FOR RESERVATIONS, GO TO [AVIS.COM](http://AVIS.COM) OR CALL 1-800-831-8000.

T0204113 AS A VALUED CARDMEMBER, YOU CAN CLAIM HIGH-QUALITY PRODUCTS FROM BRANDS SUCH AS DISNEY, LENOX & TONKA. JUST GO ONLINE TO [WWW.REWARDCENTER.COM](http://WWW.REWARDCENTER.COM), A DIVISION OF MAIN STREET DIRECT, AND ENTER YOUR CERTIFICATE NUMBER 080671. FEATURED MERCHANDISE AND SPECIAL DEALS ARE FREQUENTLY UPDATED. SO ACT NOW!

T0204114 GET 4 WEEKS FREE OF THE WALL STREET JOURNAL, THE WORLD'S LEADING BUSINESS DAILY AND THE BEST SOURCE FOR NEWS FOR YOUR CAREER, PERSONAL FINANCE, HEALTH AND FAMILY. AFTER YOUR 4 WEEKS FREE, 26 WEEKS WILL BE MADE AVAILABLE TO YOU FOR \$99. CALL TODAY 1-888-877-0769. SUBSCRIBE NOW!!!

T0204117 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT [WWW.CARDMEMBERSERVICES.COM](http://WWW.CARDMEMBERSERVICES.COM) AND CLICK ON BANK ONE BILL MANAGER.

This Statement is a Facsimile - Not an Original

5650 0000 USD 800 7 13 040210 Page 1 of 5 4963 0100 B06284 01C5650



Take advantage of this 3.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 3.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 3.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0000 USD 808 7 13 040218 Page 2 of 3 4963 0100 896264 01635630

This check is void for all purposes after 06/17/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

6403

Date: \_\_\_\_\_ 999  
SG-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 209 SIGNATURE \_\_\_\_\_

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

⑆044115511⑆37410086497293⑆6403

This check is void for all purposes after 06/17/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

6404

Date: \_\_\_\_\_ 999  
SG-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 209 SIGNATURE \_\_\_\_\_

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

⑆044115511⑆37410086497293⑆6404

This check is void for all purposes after 06/17/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DUBOIS PA 15801-2313

6405

Date: \_\_\_\_\_ 999  
SG-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 209 SIGNATURE \_\_\_\_\_

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5630 0010 USD 000 7 13 040210 Page 3 of 3 4953 0180 816204 01C55630

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X

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PRIMAL BANKING A/C OF 197-7830000000000000

PRIMAL BANKING A/C OF 197-7830000000000000

PRIMAL BANKING A/C OF 197-7830000000000000

Statement for account number: 4444 0010 0864 9729

**BANK ONE.**

New Balance \$4,819.82    Payment Due Date 02/16/04    Past Due Amount \$0.00    Minimum Payment \$96.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back.

444400100864972900009600004819824

CARDMEMBER SERVICE  
P.O. BOX 16153  
WILMINGTON DE 19886-6153

ELAINE L FUGATE  
HOWARD FUGATE JR  
533 MAPLE AVE  
DU BOIS PA 15801-2313

1:5000 160 281: 207 10086497294

**BANK ONE.**

Statement Date: 12/19/03 - 01/20/04  
Payment Due Date: 02/16/04  
Minimum Payment Due: \$96.00

**CUSTOMER SERVICE**  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4444 0010 0864 9729

|                         |                   |                    |         |
|-------------------------|-------------------|--------------------|---------|
| Previous Balance        | \$5,011.25        | Total Credit Line  | \$6,250 |
| Payments, Credits       | - \$250.00        | Available Credit   | \$1,430 |
| Purchases, Cash, Debits | + \$0.00          | Cash Access Line   | \$6,250 |
| Finance Charges         | + \$58.57         | Available for Cash | \$1,430 |
| <b>New Balance</b>      | <b>\$4,819.82</b> |                    |         |

**ACCOUNT INQUIRIES**  
P.O. Box 8650  
Wilmington, DE 19899-8650

**PAYMENT ADDRESS**  
P.O. Box 19157  
Wilmington, DE 19888-5153

VISIT US AT:  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

**TRANSACTIONS**

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount | Credit | Debit |
|------------|-------------------|------------------------------------------|--------|--------|-------|
| 01/14      | 74266830Y01417FJ0 | PAYMENT - THANK YOU                      | 250.00 |        |       |
| 01/20      |                   | *FINANCE CHARGE*                         |        |        | 58.57 |

**FINANCE CHARGES**

PERIODIC RATE(S) AND APR(S) MAY VARY

| Category              | Daily Periodic Rate<br>33 days in cycle | Corresponding APR | Average Daily Balance<br>Previous Cycle | Current Cycle | Finance Charge<br>Due To Periodic Rate | Transaction Fees | FINANCE CHARGES |
|-----------------------|-----------------------------------------|-------------------|-----------------------------------------|---------------|----------------------------------------|------------------|-----------------|
| Purchases             | .03559%                                 | 12.99%            | \$0.00                                  | \$4,986.79    | \$58.57                                | -                | \$58.57         |
| Cash advances         | .05477%                                 | 19.99%            | -                                       | -             | -                                      | -                | \$0.00          |
| Total finance charges |                                         |                   |                                         |               |                                        |                  | \$58.57         |

Effective Annual Percentage Rate (APR): 12.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0104070 SEND A GIFT STRAIGHT TO THEIR HEART FOR VALENTINE'S DAY AND SAVE 15%\* WHEN YOU MENTION PROMOTION CODE BANK44. OUR VALENTINE'S DAY GIFTS CELEBRATE EVERY RELATIONSHIP FROM SWEETHEARTS TO TRUE LOVES - TO NEW LOVES! \*FOR DETAILS, PLEASE VISIT [WWW.1800FLCWEERS.COM/DISCLAIMER](http://WWW.1800FLCWEERS.COM/DISCLAIMER)

T0104111 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-QUALITY MERCHANDISE FROM TOP BRANDS SUCH AS LENOX, TONKA & GUND FROM REWARDCENTER, A DIVISION OF MAIN STREET DIRECT. JUST GO TO [WWW.REWARDCENTER.COM](http://WWW.REWARDCENTER.COM) AND TYPE IN 060606 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. QUANTITIES ARE LIMITED!

T0104117 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT [WWW.CARDMEMBERSERVICES.COM](http://WWW.CARDMEMBERSERVICES.COM) AND CLICK ON BANK ONE BILL MANAGER.

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5020 0000 USD 008 7 15 040120 Page 1 of 3 4963 0180 890204 01655650

Take advantage of this 5.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills. Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 5.99% fixed APR for the life of the balance. See the enclosed insert for more details.

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5630 0000 USD 000 7 13 000120 Page 2 of 3 4963 0100 000204 01635630

This check is void for all purposes after 05/19/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

6187

DATE 999  
56-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE \_\_\_\_\_

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⑈044115511⑈37410086497293⑈6187

This check is void for all purposes after 05/19/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

6188

DATE 999  
56-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 200 SIGNATURE \_\_\_\_\_

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

⑈044115511⑈37410086497293⑈6188

This check is void for all purposes after 05/19/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

6189

DATE 999  
56-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

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5630 0000 USD 000 7 13 040120 Page 3 of 3 4963 0180 886284 01655630

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PHYSICAL BANKING ACT OF 1977-2020000 RESERVE BANK CV

PHYSICAL BANKING ACT OF 1977-2020000 RESERVE BANK CV

PHYSICAL BANKING ACT OF 1977-2020000 RESERVE BANK CV

Statement for account number: 4444 0010 0864 9729

**BANK ONE.**

New Balance \$5,011.25    Payment Due Date 01/14/04    Past Due Amount \$0.00    Minimum Payment \$100.00

Amount Enclosed \$      Make your check payable to Bank One  
New address or e-mail? Print on back

444400100864972900010000005011256

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

⑆ 5000 160 281 207 10086497294 ⑈

**BANK ONE.**

Statement Date: 11/20/03 - 12/16/03    CUSTOMER SERVICE  
Payment Due Date: 01/14/04    In U.S. 1-800-426-7927  
Minimum Payment Due: \$100.00    Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-564-8200

**VISA ACCOUNT SUMMARY**

Previous Balance \$5,207.59  
Payments, Credits - \$250.00  
Purchases, Cash, Debits + \$0.00  
Finance Charges + \$53.68  
New Balance \$5,011.25

Account Number: 4444 0010 0864 9729  
Total Credit Line \$6,250  
Available Credit \$1,238  
Cash Access Line \$6,250  
Available for Cash \$1,238

**ACCOUNT INQUIRIES**  
P.O. Box 1150  
Wilmington, DE 19899-8850

**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
www.cardmemberservices.com

**TRANSACTIONS**

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount | Credit | Debit |
|------------|-------------------|------------------------------------------|--------|--------|-------|
| 12/15      | 7426683AX013VW7EW | PAYMENT - THANK YOU                      | 250.00 |        |       |
| 12/18      |                   | *FINANCE CHARGE*                         |        |        | 53.68 |

**FINANCE CHARGES**

| Category              | Daily Periodic Rate<br>29 days in cycle | Corresponding APR | PERIODIC RATE(S) AND APR(S) MAY VARY |                                     |                                     |                                        | Transaction Fees | FINANCE CHARGES |
|-----------------------|-----------------------------------------|-------------------|--------------------------------------|-------------------------------------|-------------------------------------|----------------------------------------|------------------|-----------------|
|                       |                                         |                   | Average Daily Balance Previous Cycle | Average Daily Balance Current Cycle | Finance Charge Due To Periodic Rate | Finance Charge Due To Transaction Fees |                  |                 |
| Purchases             | 03559%                                  | 12.99%            | \$0.00                               | \$5,189.11                          | \$53.68                             | -                                      | -                | \$53.68         |
| Cash advances         | 05477%                                  | 19.99%            | -                                    | -                                   | -                                   | -                                      | -                | \$0.00          |
| Total finance charges |                                         |                   |                                      |                                     |                                     |                                        |                  | \$53.68         |

Effective Annual Percentage Rate (APR): 12.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- T1203131 THE BOSE(R) WAVE(R) RADIO/CD DELIVERS LIFELIKE SOUND. YET IT'S SMALL AND SIMPLE TO USE. YOUR SATISFACTION IS GUARANTEED AND \$4 IS FREE. TO ORDER CALL 1-800-249-2673 EXT. TB977. \*BANK ONE IS NOT ASSOCIATED WITH BOSE OR ITS AFFILIATES\*.
- T1203132 ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ. OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9055 AND ASK FOR ITEM #505AWN. ADD \$9.99 STANDARD SHIPPING AND HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 1/21/04.
- T1203135 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BILL MANAGER.

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5630 0000 USD 808 7 13 051218 Page 1 of 1 4763 0180 806264 01655650

Amount Enclosed

**\$**

**Make your check payable to:**

| Account                     | Debit  | Credit |
|-----------------------------|--------|--------|
| Bank One                    |        | 100.00 |
| Bank Two                    | 100.00 |        |
| Bank Three                  |        | 100.00 |
| Bank Four                   | 100.00 |        |
| Bank Five                   |        | 100.00 |
| Bank Six                    | 100.00 |        |
| Bank Seven                  |        | 100.00 |
| Bank Eight                  | 100.00 |        |
| Bank Nine                   |        | 100.00 |
| Bank Ten                    | 100.00 |        |
| Bank Eleven                 |        | 100.00 |
| Bank Twelve                 | 100.00 |        |
| Bank Thirteen               |        | 100.00 |
| Bank Fourteen               | 100.00 |        |
| Bank Fifteen                |        | 100.00 |
| Bank Sixteen                | 100.00 |        |
| Bank Seventeen              |        | 100.00 |
| Bank Eighteen               | 100.00 |        |
| Bank Nineteen               |        | 100.00 |
| Bank Twenty                 | 100.00 |        |
| Bank Twenty One             |        | 100.00 |
| Bank Twenty Two             | 100.00 |        |
| Bank Twenty Three           |        | 100.00 |
| Bank Twenty Four            | 100.00 |        |
| Bank Twenty Five            |        | 100.00 |
| Bank Twenty Six             | 100.00 |        |
| Bank Twenty Seven           |        | 100.00 |
| Bank Twenty Eight           | 100.00 |        |
| Bank Twenty Nine            |        | 100.00 |
| Bank Thirty                 | 100.00 |        |
| Bank Thirty One             |        | 100.00 |
| Bank Thirty Two             | 100.00 |        |
| Bank Thirty Three           |        | 100.00 |
| Bank Thirty Four            | 100.00 |        |
| Bank Thirty Five            |        | 100.00 |
| Bank Thirty Six             | 100.00 |        |
| Bank Thirty Seven           |        | 100.00 |
| Bank Thirty Eight           | 100.00 |        |
| Bank Thirty Nine            |        | 100.00 |
| Bank Forty                  | 100.00 |        |
| Bank Forty One              |        | 100.00 |
| Bank Forty Two              | 100.00 |        |
| Bank Forty Three            |        | 100.00 |
| Bank Forty Four             | 100.00 |        |
| Bank Forty Five             |        | 100.00 |
| Bank Forty Six              | 100.00 |        |
| Bank Forty Seven            |        | 100.00 |
| Bank Forty Eight            | 100.00 |        |
| Bank Forty Nine             |        | 100.00 |
| Bank Fifty                  | 100.00 |        |
| Bank Fifty One              |        | 100.00 |
| Bank Fifty Two              | 100.00 |        |
| Bank Fifty Three            |        | 100.00 |
| Bank Fifty Four             | 100.00 |        |
| Bank Fifty Five             |        | 100.00 |
| Bank Fifty Six              | 100.00 |        |
| Bank Fifty Seven            |        | 100.00 |
| Bank Fifty Eight            | 100.00 |        |
| Bank Fifty Nine             |        | 100.00 |
| Bank Sixty                  | 100.00 |        |
| Bank Sixty One              |        | 100.00 |
| Bank Sixty Two              | 100.00 |        |
| Bank Sixty Three            |        | 100.00 |
| Bank Sixty Four             | 100.00 |        |
| Bank Sixty Five             |        | 100.00 |
| Bank Sixty Six              | 100.00 |        |
| Bank Sixty Seven            |        | 100.00 |
| Bank Sixty Eight            | 100.00 |        |
| Bank Sixty Nine             |        | 100.00 |
| Bank Seventy                | 100.00 |        |
| Bank Seventy One            |        | 100.00 |
| Bank Seventy Two            | 100.00 |        |
| Bank Seventy Three          |        | 100.00 |
| Bank Seventy Four           | 100.00 |        |
| Bank Seventy Five           |        | 100.00 |
| Bank Seventy Six            | 100.00 |        |
| Bank Seventy Seven          |        | 100.00 |
| Bank Seventy Eight          | 100.00 |        |
| Bank Seventy Nine           |        | 100.00 |
| Bank Eighty                 | 100.00 |        |
| Bank Eighty One             |        | 100.00 |
| Bank Eighty Two             | 100.00 |        |
| Bank Eighty Three           |        | 100.00 |
| Bank Eighty Four            | 100.00 |        |
| Bank Eighty Five            |        | 100.00 |
| Bank Eighty Six             | 100.00 |        |
| Bank Eighty Seven           |        | 100.00 |
| Bank Eighty Eight           | 100.00 |        |
| Bank Eighty Nine            |        | 100.00 |
| Bank Ninety                 | 100.00 |        |
| Bank Ninety One             |        | 100.00 |
| Bank Ninety Two             | 100.00 |        |
| Bank Ninety Three           |        | 100.00 |
| Bank Ninety Four            | 100.00 |        |
| Bank Ninety Five            |        | 100.00 |
| Bank Ninety Six             | 100.00 |        |
| Bank Ninety Seven           |        | 100.00 |
| Bank Ninety Eight           | 100.00 |        |
| Bank Ninety Nine            |        | 100.00 |
| Bank One Hundred            | 100.00 |        |
| Bank One Hundred One        |        | 100.00 |
| Bank One Hundred Two        | 100.00 |        |
| Bank One Hundred Three      |        | 100.00 |
| Bank One Hundred Four       | 100.00 |        |
| Bank One Hundred Five       |        | 100.00 |
| Bank One Hundred Six        | 100.00 |        |
| Bank One Hundred Seven      |        | 100.00 |
| Bank One Hundred Eight      | 100.00 |        |
| Bank One Hundred Nine       |        | 100.00 |
| Bank One Hundred Ten        | 100.00 |        |
| Bank One Hundred Eleven     |        | 100.00 |
| Bank One Hundred Twelve     | 100.00 |        |
| Bank One Hundred Thirteen   |        | 100.00 |
| Bank One Hundred Fourteen   | 100.00 |        |
| Bank One Hundred Fifteen    |        | 100.00 |
| Bank One Hundred Sixteen    | 100.00 |        |
| Bank One Hundred Seventeen  |        | 100.00 |
| Bank One Hundred Eighteen   | 100.00 |        |
| Bank One Hundred Nineteen   |        | 100.00 |
| Bank One Hundred Twenty     | 100.00 |        |
| Bank One Hundred Twenty One |        | 100.00 |
| Bank One                    |        |        |

**New address or e-mail? Print on back**

**BANK ONE**

444400100864972900010400005207591

CARDMEMBER SERVICE  
P.O. BOX 16153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

1:5000 160 281: 207 10086497 29411

**BANK ONE**

Statement Date: 10/21/03 - 11/19/03  
Payment Due Date: 12/16/03  
Minimum Payment Due: \$104.00

**CUSTOMER SERVICE**  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

**Account Number: 4444 0010 0864 9729**

| CREDIT ACCOUNT SUMMARY  |                   |
|-------------------------|-------------------|
| Previous Balance        | \$5,405.13        |
| Payments, Credits       | - \$255.00        |
| Purchases, Cash, Debits | + \$0.00          |
| Finance Charges         | + \$57.46         |
| New Balance             | <u>\$5,207.59</u> |

|                    |         |
|--------------------|---------|
| Total Credit Line  | \$6,250 |
| Available Credit   | \$1,042 |
| Cash Access Line   | \$6,250 |
| Available for Cash | \$1,042 |

## ACCOUNT INQUIRIES

P.O. Box 8850  
Wilmington, DE 19899-8850

**PAYMENT ADDRESS**

P.O. Box 15153  
Wilmington, DE 19886-5153

**VISIT US AT:**

[www.cardmemberservices.com](http://www.cardmemberservices.com)

## TRANSACTIONS

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Credit | Debit | Amount |
|------------|-------------------|------------------------------------------|--------|-------|--------|
| 11/14      | 7426683A00143NH5U | PAYMENT - THANK YOU                      | 235.00 |       |        |
| 11/19      |                   | *FINANCE CHARGE*                         |        |       | 57.46  |

**FINANCE CHARGES**

| Category      | Daily<br>Periodic Rate<br>30 days in cycle | Corresponding<br>APR | PERIODIC RATE(S) AND APR(S) MAY VARY    |                                           |                     |                    |
|---------------|--------------------------------------------|----------------------|-----------------------------------------|-------------------------------------------|---------------------|--------------------|
|               |                                            |                      | Average Daily Balance<br>Previous Cycle | Finance Charge<br>Due To<br>Current Cycle | Transaction<br>Fees | FINANCE<br>CHARGES |
| Purchases     | .03559%                                    | 12.99%               | \$0.00                                  | \$5,382.06                                | \$57.46             | \$57.46            |
| Cash advances | .05477%                                    | 19.99%               | -                                       | -                                         | -                   | \$0.00             |

**Total finance charges**

**Effective Annual Percentage Rate (APR): 12.99%**

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Effective APR represents your total finance charges, including interest and fees, expressed as a percentage of the amount you borrow.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T1103084 \*\*\*TAKE \$10 OFF AL'S FAMILY FARMS FLORIDA CITRUS!\*\*\*  
A 30% DISCOUNT ON 20 LBS NAVEL ORANGES, GRAPEFRUIT OR MIXED.  
FIRST TIME BUYERS ONLY-\$22.95 PLUS S/H, OFFER ENDS 01/15.  
CALL TO ORDER. 1-888-231-2314 DEPT. 06X ENJOYCITRUS.COM

**T1103085** PAY FOR YOUR STAYS AT 2,300 MARRIOTT HOTELS WITH YOUR VISA CARD FROM 9/15/03-1/31/04 AND EARN DOUBLE MARRIOTT REWARDS POINTS, BEGINNING WITH YOUR SECOND VISA-PAID STAY. VISIT MARRIOTTREWARDS.COM OR CALL 1-888-MARRIOTT TO REGISTER MARRIOTT REWARDS AND VISA TERMS AND CONDITIONS APPLY.

THE BOSE(R) WAVE(R) RADIO/CD DELIVERS LIFELIKE SOUND.  
YET IT'S SMALL AND SIMPLE TO USE. YOUR SATISFACTION IS  
GUARANTEED AND SHIPPING IS FREE. TO ORDER CALL  
1-800-245-2673 EXT. T8976.

BANK ONE IS NOT ASSOCIATED WITH BOSE OR ITS AFFILIATES.  
ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL  
PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ.  
OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9055 AND  
ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND  
HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 12/21/03.

7103137 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT [WWW.CARDMEMBERSERVICES.COM](http://WWW.CARDMEMBERSERVICES.COM) AND CLICK ON BILL MANAGER

This Statement is a Facsimile - Not an Original

## Statement for account number: 4444 0010 0864 9729

**BANK ONE.**

New Balance \$5,405.13 Payment Due Date 11/16/03 Past Due Amount \$0.00 Minimum Payment \$108.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back.

44440010086497290001080005405139

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19898-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

150001602812071008649729411

**BANK ONE.**

Statement Date: 09/19/03 - 10/20/03  
Payment Due Date: 11/16/03  
Minimum Payment Due: \$108.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

## VISA ACCOUNT SUMMARY

Account Number: 4444 0010 0864 9729

Previous Balance \$5,625.10  
Payments, Credits - \$250.00  
Purchases, Cash, Debits + \$0.00  
Finance Charges + \$30.03  
New Balance \$5,405.13

Total Credit Line \$6,250  
Available Credit \$844  
Cash Access Line \$6,250  
Available for Cash \$844

ACCOUNT INQUIRIES  
P.O. Box 1650  
Wilmington, DE 19899-8650

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19898-5153

VISIT US AT:  
www.cardmemberservices.com

## TRANSACTIONS

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------|------------------------------------------|---------------|-------|
| 10/12      | 74266338X01573Y2N | PAYMENT - THANK YOU                      | 250.00        |       |
| 10/20      |                   | *FINANCE CHARGE*                         |               | 30.03 |

## FINANCE CHARGES

| Category              | Daily Periodic Rate<br>32 days in cycle | Corresponding APR | Average<br>Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fees | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|-------------------|--------------------------|----------------------------------------|---------------------|--------------------|
| Purchases             | .01685%                                 | 6.15%             | \$5,569.44               | \$30.03                                | -                   | \$30.03            |
| Cash advances         | .05453%                                 | 19.90%            | -                        | -                                      | -                   | \$0.00             |
| Total finance charges |                                         |                   |                          |                                        |                     | \$30.03            |

Effective Annual Percentage Rate (APR): 6.15%

Grace Period Type: B (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

- T1003108 HOW CAN YOU HELP PROTECT YOURSELF FROM IDENTITY THEFT? GET A CREDIT REPORT WHEN YOU TRY PRIVACYGUARD FOR 30 DAYS FOR ONLY \$1. OFFER EXPIRES 12-31-03. CALL 1-888-398-3631 TODAY! PRIVACYGUARD IS NOT AFFILIATED WITH BANK ONE OR ITS AFFILIATES.
- T1003109 PAY FOR YOUR STAYS AT 2,300 MARRIOTT HOTELS WITH YOUR VISA CARD FROM 9/15/03-1/31/04 AND EARN DOUBLE MARRIOTT REWARDS POINTS. BEGINNING WITH YOUR SECOND VISA-PAID STAY. VISIT MARRIOTTREWARDS.COM OR CALL 1-888-MARRIOTT TO REGISTER. MARRIOTT REWARDS AND VISA TERMS AND CONDITIONS APPLY.
- T1003161 ENJOY LOW WEB RATES PLUS SPECIAL DISCOUNTS ON CAR RENTALS AT HERTZ.COM. DEPENDING UPON WHERE AND WHEN YOU TRAVEL, YOU COULD SAVE AS MUCH AS 15%. JUST USE DISCOUNT CODE GDP# 374210.
- T1003177 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BILL MANAGER.

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5630 0000 USD 000 7 15 051020 Page 1 of 1 4963 0100 806286 01HE5630



Statement for account number: 4444 0010 0864 9729

**BANKONE.**

New Balance \$5,625.10    Payment Due Date 10/15/03    Past Due Amount \$0.00    Minimum Payment \$112.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back

To learn how you can defer your regular monthly payments  
and receive all interest finance charges, during  
certain financial hardships, call (800) 888-5558 today!  
For Fraud

444400100864972900011200005625100

CARDMEMBER SERVICE  
P.O. BOX 16153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

⑆ 5000 160 28 ⑆ 20 7 10086497294 ⑆

**BANKONE.**

Statement Date: 08/20/03 - 09/18/03  
Payment Due Date: 10/15/03  
Minimum Payment Due: \$112.00

**CUSTOMER SERVICE**  
In U.S. 1-800-435-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-554-8200

**VISA ACCOUNT SUMMARY**

Previous Balance \$5,995.26  
Payments, Credits - \$400.00  
Purchases, Cash, Debits + \$0.00  
Finance Charges + \$29.84  
New Balance \$5,625.10

Account Number: 4444 0010 0864 9729  
Total Credit Line \$6,250  
Available Credit \$824  
Cash Access Line \$6,250  
Available for Cash \$824

**ACCOUNT INQUIRIES**  
P.O. Box 9550  
Wilmington, DE 19899-9550

**PAYMENT ADDRESS**  
P.O. Box 10153  
Wilmington, DE 19886-5153

**VISIT US AT:**  
www.cardmemberservices.com

**TRANSACTIONS**

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount | Credit | Debit |
|------------|-------------------|------------------------------------------|--------|--------|-------|
| 09/11      | 74266837Y0160ZD67 | PAYMENT - THANK YOU                      | 400.00 |        |       |
| 09/18      |                   | FINANCE CHARGE                           |        |        | 29.84 |

**FINANCE CHARGES**

| Category              | Daily Periodic Rate<br>30 days in cycle | Corresponding APR | Average<br>Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fees | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|-------------------|--------------------------|----------------------------------------|---------------------|--------------------|
| Purchases             | .01685%                                 | 6.15%             | \$5,903.20               | \$29.84                                | -                   | \$29.84            |
| Cash advances         | .05453%                                 | 19.90%            |                          |                                        | -                   | \$0.00             |
| Total finance charges |                                         |                   |                          |                                        |                     | \$29.84            |

Effective Annual Percentage Rate (APR): 6.15%

Grace Period Type: B (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0903144

AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-  
QUALITY MERCHANDISE FROM TOP BRANDS SUCH AS LENOX, TONKA,  
& GUND FROM REWARDCENTER, A DIVISION OF MAINSTREET DIRECT.  
JUST GO TO WWW.REWARDCENTER.COM AND TYPE IN C80473 WHERE  
IT ASKS FOR YOUR CERTIFICATE NUMBER. QUANTITIES ARE LIMITED!

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5630 0900 USD 000 7 13 030918

Page 1 of 3

4965 0100 886284 01NE5630

Take advantage of this 5.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills. Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 5.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0000 USD 608 7 13 036918 Page 2 of 3 4963 0110 896204 01HE5630

This check is void for all purposes after 01/16/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

5189

Date 999  
56-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 209 SIGNATURE \_\_\_\_\_

⑆044115511⑆37410086497293⑆5199

This check is void for all purposes after 01/16/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

5200

Date 999  
56-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 209 SIGNATURE \_\_\_\_\_

⑆044115511⑆37410086497293⑆5200

This check is void for all purposes after 01/16/2004

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

5201

Date 999  
56-1551/441

**VOID VOID VOID**

PAY TO THE ORDER OF \$

DOLLARS

**BANKTONE.**  
Payable through:  
First USA Management Services, Inc., Delaware, OH 43015

MEMO 209 SIGNATURE \_\_\_\_\_

⑆044115511⑆37410086497293⑆5201

This Statement is a Facsimile - Not an Original

5630 0000 USD 000 7 13 030918 Page 3 of 3 4963 0100 006204 01ME5630

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE.

PERSONAL BANKING ACT OF 1987: PERSONAL RESERVES BLD BY

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE.

PERSONAL BANKING ACT OF 1987: PERSONAL RESERVES BLD BY

ENDORSE HERE

X

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE.

PERSONAL BANKING ACT OF 1987: PERSONAL RESERVES BLD BY

Statement for account number: 4444 0010 0864 9729

**BANKONE.**

New Balance \$5,995.26    Payment Due Date 09/15/03    Past Due Amount \$0.00    Minimum Payment \$119.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back.

444400100864972900011900005995268

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

⑈5000 160 28⑈ 207 10086497294⑈

**BANKONE.**

Statement Date: 07/19/03 - 08/19/03    CUSTOMER SERVICE  
Payment Due Date: 09/15/03    In U.S. 1-800-435-7927  
Minimum Payment Due: \$119.00    Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

**VISA ACCOUNT SUMMARY**

Previous Balance \$6,261.96  
Payments, Credits - \$300.00  
Purchases, Cash, Debits + \$0.00  
Finance Charges + \$33.30  
New Balance \$5,995.26

Account Number: 4444 0010 0864 9729  
Total Credit Line \$10,500  
Available Credit \$4,504  
Cash Access Line \$10,500  
Available for Cash \$4,504

**ACCOUNT INQUIRIES**  
P.O. Box 8150  
Wilmington, DE 19899-8550

**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
www.cardmemberservice.com

**TRANSACTIONS**

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount Credit | Debit |
|------------|-------------------|------------------------------------------|---------------|-------|
| 08/09      | 74266836Y015QM730 | PAYMENT - THANK YOU                      | 300.00        |       |
| 08/19      |                   | *FINANCE CHARGE*                         |               | 33.30 |

**FINANCE CHARGES**

| Category              | Daily Periodic Rate<br>32 days in cycle | Corresponding APR | Average Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction Fees | FINANCE CHARGES |
|-----------------------|-----------------------------------------|-------------------|-----------------------|----------------------------------------|------------------|-----------------|
| Purchases             | .01685%                                 | 6.15%             | \$6,175.12            | \$33.30                                | -                | \$33.30         |
| Cash advances         | .05453%                                 | 19.90%            | -                     | -                                      | -                | \$0.00          |
| Total finance charges |                                         |                   |                       |                                        |                  | \$33.30         |

Effective Annual Percentage Rate (APR): 6.15%

Grace Period Type: B (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage

- T0803070 SAVE UP TO \$1000 AT LAKE POWELL AZ/UT! BOOK FOUR OR MORE HOUSEBOAT DAYS AND RECEIVE 25% OFF HOUSEBOAT RENTALS OR A FREE 16'Æ POWERBOAT RENTAL! CALL FOR RESERVATIONS AT 1-888-272-8151. USE CODE PSC311. FOR DETAILS GO TO WWW.ARAMARKPARKS.COM/BKFALL. EXPIRES 11/1/03.
- T0803123 ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 5 - 4 OZ. OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9055 AND ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 9/30/03.

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5650 0000 USD    000 7 13 032017    Page 1 of 1    4965 8190 896284 01NE5650

Statement for account number: 4444 0010 0864 9729

**BANK ONE**

New Balance \$6,261.56    Payment Due Date 08/14/03    Past Due Amount \$0.00    Minimum Payment \$125.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back.

444400100864972900012500006261964

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

:500016028:20710086497294

**BANK ONE**

Statement Date: 06/19/03 - 07/18/03  
Payment Due Date: 08/14/03  
Minimum Payment Due: \$125.00

CUSTOMER SERVICE  
In U.S. 1-800-438-7927  
Español 1-888-448-3308  
TDD 1-800-855-8060  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

Previous Balance \$6,527.68  
Payments, Credits - \$300.00  
Purchases, Cash, Debits + \$0.00  
Finance Charges + \$34.28  
New Balance \$6,261.56

Account Number: 4444 0010 0864 9729  
Total Credit Line \$10,500  
Available Credit \$4,238  
Cash Access Line \$10,500  
Available for Cash \$4,238

ACCOUNT INQUIRIES  
P.O. Box 4650  
Wilmington, DE 19899-8650

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
[www.cardmemberservice.com](http://www.cardmemberservice.com)

**TRANSACTIONS**

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount Credit | Amount Debit |
|------------|-------------------|------------------------------------------|---------------|--------------|
| 07/16      | 742668365015NALJA | PAYMENT - THANK YOU                      | 300.00        |              |
| 07/18      |                   | *FINANCE CHARGE*                         |               | 34.28        |

REMINER: TO AVOID FINANCE CHARGES ON PURCHASES, YOU MUST  
PAY YOUR BALANCE IN FULL BY THE PAYMENT DUE DATE EVERY MONTH

**FINANCE CHARGES**

| Category              | Daily Periodic Rate<br>30 days in cycle | Corresponding APR | Average<br>Daily Balance | Finance Charge Due<br>To Periodic Rate | Transaction<br>Fees | FINANCE<br>CHARGES |
|-----------------------|-----------------------------------------|-------------------|--------------------------|----------------------------------------|---------------------|--------------------|
| Purchases             | .01754%                                 | 6.40%             | \$6,514.30               | \$34.28                                |                     | \$34.28            |
| Cash advances         | .05453%                                 | 19.90%            |                          |                                        |                     | \$0.00             |
| Total finance charges |                                         |                   |                          |                                        |                     | \$34.28            |

Effective Annual Percentage Rate (APR): 6.40%

Grace Period Type: B (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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5650 0000 USD 000 7 13 030716 Page 1 of 1 4965 0100 596284 01NE5650

Statement for account number: 4444 0010 0864 9729

**BANK ONE**

New Balance \$6,527.68    Payment Due Date 07/15/03    Past Due Amount \$0.00    Minimum Payment \$130.00

Amount Enclosed \$

Make your check payable to Bank One  
New address or e-mail? Print on back.

444400100864972900013000006527687

CARDMEMBER SERVICE  
P.O. BOX 15153  
WILMINGTON DE 19886-5153

ELAINE L FUGATE  
HOWARD FUGATE JR  
633 MAPLE AVE  
DU BOIS PA 15801-2313

:500016028:20710086497294

**BANK ONE**

Statement Date: 05/20/03 - 06/18/03    CUSTOMER SERVICE  
Payment Due Date: 07/15/03    In U.S. 1-800-436-7927  
Minimum Payment Due: \$130.00    Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect 1-302-594-8200

## VISA ACCOUNT SUMMARY

Previous Balance \$0.00  
Payments, Credits - \$500.00  
Purchases, Cash, Debits + \$6,991.41  
Finance Charges + \$36.27  
New Balance \$6,527.68

Account Number: 4444 0010 0864 9729  
Total Credit Line \$10,500  
Available Credit \$3,972  
Cash Access Line \$10,500  
Available for Cash \$3,972

ACCOUNT INQUIRIES  
P.O. Box 8550  
Wilmington, DE 19899-8550

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19886-5153

VISIT US AT:  
www.cardmember services.com

## TRANSACTIONS

| Trans Date | Reference Number  | Merchant Name or Transaction Description | Amount          |
|------------|-------------------|------------------------------------------|-----------------|
|            |                   |                                          | Credit    Debit |
| 05/27      | 00000000000ATNEWA | BALANCE TRANSFER 5435 5511 0906 2634     |                 |
| 06/12      | F49630054000XFRF  | PAYMENT - THANK YOU                      | 6,991.41        |
| 06/18      |                   | *FINANCE CHARGE*                         | 500.00          |
|            |                   |                                          | 36.27           |

## FINANCE CHARGES

| Category      | Daily Periodic Rate<br>30 days in cycle | Corresponding APR | Average<br>Daily Balance | PERIODIC RATE(S) AND APR(S) MAY VARY   |                  | FINANCE CHARGES |
|---------------|-----------------------------------------|-------------------|--------------------------|----------------------------------------|------------------|-----------------|
|               |                                         |                   |                          | Finance Charge Due<br>To Periodic Rate | Transaction Fees |                 |
| Purchases     | .01754%                                 | 6.40%             | \$6,892.48               | \$36.27                                |                  | \$36.27         |
| Cash advances | .05453%                                 | 19.90%            |                          |                                        |                  | \$0.00          |

Total finance charges

Effective Annual Percentage Rate (APR): 6.40%

Grace Period Type: B (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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5435 0000 USD    600 7 15 050618    Page 1 of 1    4963 0100 5160284 01NE5650

Please fill out this form with black ink. Please use capital letters.

X Elaine Fugate 8/15/99

This form is not transferable and must be signed by the person to whom it is addressed.  
Customer Verification: I certify that I am at least 18 years of age, that I have read and signed to all the terms, authorizations, and disclosures contained on the reverse side of this form, and that everything I have stated in this form is true and correct. I authorize First USA and Quid to exchange information about me and my account(s).

Social Security Number

6230 809 771 8147

Home Telephone

608 690 6

Gross Annual Household Income\*

Mother's Maiden Name (for security purposes)

6230 809 771 8147

Business Telephone

6230 809 771 8147

Date of Birth

\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.



E015

Elaine Fugate  
633 Maple Ave  
Du Bois, PA 15801-2313

☐ If you need to make any name or address corrections, please check this box and make changes above.

PF68-VP 104401 644001260723

Good Until: July 2, 1999

☐ Enroll me in Personal Credit Protector. I understand that this is optional insurance coverage. I have read and understand the insurance and cost disclosures as described in this offer.  
Your Initials X

Your E-Mail Address (if available)

### ☐ BALANCE TRANSFER OPTION

Transfer the amount(s) shown from the MasterCard, Visa, Discover or Optima account(s) listed below to my new account:

Amount Account Number (refer to credit card)

Amount Account Number (refer to credit card)

Transfer the amount shown from other loan (student, auto, home equity, etc.) account listed below to my new account:

Amount Account Number (refer to card or statement)

Loan Issuer

Mailing Address (street number and name)

City State Zip

☐ YES! Please send a second card at no additional cost for:

First Name Initial Last Name 156192 LAC 11757

**FILED**

**APR 25 2008**

William A. Shaw  
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA NA,

Plaintiff,

vs.

ELAINE FUGATE,

Defendant.

Case No.: 2007-1603 CD

TYPE OF PLEADING:

**PRAECIPE TO SCHEDULE**

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

FILED *no cc*  
*m/11/19/08*  
APR 25 2008 *(GP)*

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA NA,

Plaintiff,

Case No.: 2007-1603 CD

vs.

ELAINE FUGATE,

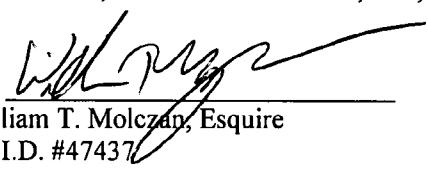
Defendant.

**PRAECIPE TO SCHEDULE**

TO THE PROTHONOTARY:

Please schedule Plaintiff's Motion For Summary Judgment before a Judge for decision.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

By: 

William T. Molczan, Esquire

PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.

1400 Koppers Building

436 Seventh Avenue

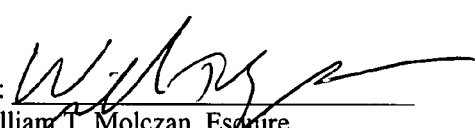
Pittsburgh, PA 15219

(412) 434-7955

# **CERTIFICATE OF SERVICE**

A true and correct copy of the Praeipie to Schedule has been served by First Class Mail, postage pre-paid, on 21 day of April, 2008 upon the following:

Robert Hanak Esq.  
Hanak Guido And Taladay  
528 Liberty Blvd  
Po Box 487  
Dubois Pa 15801

By:   
William T. Molczan, Esquire

PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

CA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

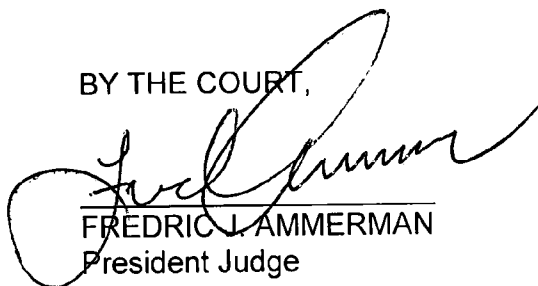
CHASE BANK USA, NA,  
Plaintiff  
vs  
ELAINE FUGATE,  
Defendant

\*  
\*  
\* NO. 07-1603-CD  
\*  
\*

ORDER

NOW, this 28<sup>th</sup> day of April, 2008, upon consideration of the Plaintiff's Motion for Summary Judgment, it is the ORDER of this Court that argument on said Motion be and is hereby scheduled for the 19<sup>th</sup> day of May, 2008 at 10:15 a.m. in Hearing Room No. 3 of the Clearfield County Courthouse, Clearfield, Pennsylvania.

BY THE COURT,

  
FREDRIC J. AMMERMAN  
President Judge

FILED<sup>2cc</sup>  
014:00 PM  
APR 29 2008  
Atty. Molezan  
(60)

William A. Shaw  
Prothonotary/Clerk of Courts

FILED

APR 29 2008

William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 4/29/08

☒ You are responsible for serving all appropriate parties.

☐ The Prothonotary's office has provided service to the following parties:

☐ Plaintiff(s) ☐ Plaintiff(s) Attorney ☐ Other

☐ Defendant(s) ☐ Defendant(s) Attorney

☐ Special Instructions:

FILED

MAY 16 2008

M/11:26/4

William A. Shaw

Prothonotary/Clerk of Courts

1 Cmt to Att

(GR)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.,  
Plaintiff

No. 07-1603-CD

vs.

AFFIDAVIT OF SERVICE OF  
ORDER OF COURT

ELAINE FUGATE

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Moleczan, Esquire  
PA. I.D.#47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#06074333

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.,

Plaintiff  
vs.

No. 07-1603-CD

ELAINE FUGATE

Defendant

**AFFIDAVIT OF SERVICE OF ORDER OF COURT**

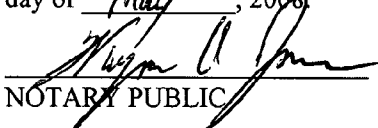
BEFORE ME, the undersigned authority, personally appeared William T. Molczan, Esquire, who according to law deposes and says that a copy of the Order of Court has been served on the Defendant's Counsel, Robert Hanak, Esquire.

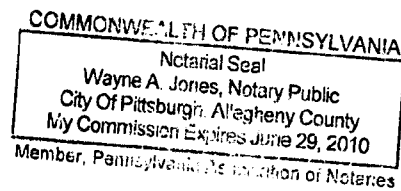
1. On or about May 06, 2008, Plaintiff received a signed Order of Court scheduling a hearing for the Motion For Summary Judgment on May 19, 2008. Said Order of Court is attached as Exhibit "1".
2. On or about May 13, 2008, Plaintiff mailed the Order of Court to 528 Liberty Boulevard, P.O. Box 487, DuBois, PA. 15801.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

  
\_\_\_\_\_  
William T. Molczan, Esquire  
PA I.D. #47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#06074333

Sworn to and subscribed  
before me this 14  
day of May, 2008.

  
\_\_\_\_\_  
NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, NA,  
Plaintiff  
vs  
ELAINE FUGATE,  
Defendant

\*  
\*  
\* NO. 07-1603-CD  
\*  
\*

**ORDER**

NOW, this 28<sup>th</sup> day of April, 2008, upon consideration of the Plaintiff's Motion for Summary Judgment, it is the ORDER of this Court that argument on said Motion be and is hereby scheduled for the 1<sup>st</sup> day of May, 2008 at 10:15 a.m. in Hearing Room No. 3 of the Clearfield County Courthouse, Clearfield, Pennsylvania.

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

APR 29 2008

Attest.

*William L. Brown*  
Prothonotary/  
Clerk of Courts

**EXHIBIT**

" 1 "



William A. Shaw  
Prothonotary/Clerk of Courts

MAY 16 2008

FILED

CA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA NA,

Plaintiff,

Case No.: 2007-1603-CD

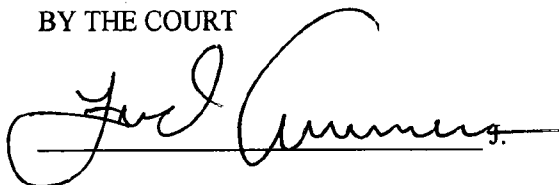
vs.

ELAINE FUGATE,  
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 19 day of May, 2008, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$18972.78 with interest at the rate of 6.0% per annum from date of judgment plus attorneys' fees, plus costs.

BY THE COURT



FILED

05/22/08  
MAY 19 2008

100  
Atty Warmbrodt

William A. Shaw  
Prothonotary/Clerk of Courts

OK

FILED

MAY 19 2008

William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 5/19/08

X You are responsible for serving all appropriate parties.

\_\_\_ The Prothonotary's office has provided service to the following parties:

\_\_\_ Plaintiff(s) \_\_\_ Plaintiff(s) Attorney \_\_\_ Other

\_\_\_ Defendant(s) \_\_\_ Defendant(s) Attorney

\_\_\_ Special Instructions:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.  
Plaintiff

No. 2007-1603-CD

vs.

AFFIDAVIT OF SERVICE OF  
ORDER OF COURT

ELAINE FUGATE

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

William T. Molczan, Esquire  
PA. I.D.#47437  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#06074333

FILED

MAY 30 2008

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff  
vs.

No. 2007-1603-CD

ELAINE FUGATE

Defendant

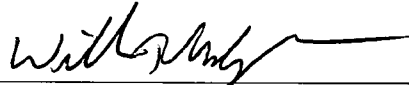
**AFFIDAVIT OF SERVICE OF ORDER OF COURT**

BEFORE ME, the undersigned authority, personally appeared William T. Molczan, Esquire, who according to law deposes and says that a copy of the Order of Court has been served on the Defendant's Counsel, Robert Hanak, Esquire.

1. On or about May 23, 2008, Plaintiff received a signed Order of Court dated from May 19, 2008. Said Order of Court is attached as Exhibit "1".

2. On or about May 27, 2008, Plaintiff mailed the Order of Court to 528 Liberty Boulevard, P.O. Box 487, Du Bois, PA. 15801.

WELTMAN, WEINBERG & REIS, CO., L.P.A.



William T. Molczan, Esquire  
PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#06074333

Sworn to and subscribed  
before me this 27  
day of May, 2008.

  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal  
Wayne A. Jones, Notary Public  
City Of Pittsburgh, Allegheny County  
My Commission Expires June 29, 2010

Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA NA,

Plaintiff,

Case No.: 2007-1603-CD

vs.

ELAINE FUGATE,  
Defendant.

**ORDER OF COURT**

AND NOW, to-wit, this 19 day of May, 2008, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$18972.78 with interest at the rate of 6.0% per annum from date of judgment plus attorneys' fees, plus costs.

BY THE COURT

/S/ Fredric J Ammerman

\_\_\_\_\_ J.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

MAY 19 2008

Attest.

**EXHIBIT**

"1"

*William A. Shaw*  
Prothonotary/  
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

Case No.: 2007-1603-CD

vs.

**ELAINE FUGATE**

Defendant.

**NOTICE OF JUDGMENT OR ORDER**

TO:    ☐ Plaintiff  
         ☒ Defendants  
         ☐ Garnishee

You are hereby notified that the following Order or Judgment was entered against you on June 26, 2008.

(xx)    Assumpsit Judgment in the amount  
         of \$20,472.78, plus interest at 6.0% per annum, plus costs.

(    )    Trespass Judgment in the amount  
         of \$\_\_\_\_\_ plus costs.

(    )    If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration will be suspended by the Department of Transportation, Bureau of Traffic Safety, Harrisburg, PA.

(xx)    Entry of Judgment of  
         ☒ Court Order  
         ☐ Non-Pros  
         ☐ Confession  
         ☐ Default  
         ☐ Verdict  
         ☐ Arbitration Award  
         ☐ By Consent

Prothonotary

Robert Hanak, Esquire  
Hanak, Guido, and Taladay  
528 Liberty Blvd.,  
P.O. Box 487,  
DuBois, PA.15801

By: William L. Hanak  
PROTHONOTARY (OR DEPUTY)

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

Case No.: 2007-1603-CD

vs.

**ELAINE FUGATE**

Defendant.

**NOTICE OF JUDGMENT OR ORDER**

TO:    ☐ Plaintiff  
         ☒ Defendants  
         ☐ Garnishee

You are hereby notified that the following Order or Judgment was entered against you on June 28, 2008.

(xx)    Assumpsit Judgment in the amount  
         of \$20,472.78, plus interest at 6.0% per annum, plus costs.

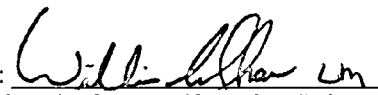
(    )    Trespass Judgment in the amount  
         of \$\_\_\_\_\_ plus costs.

(    )    If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration will be suspended by the Department of Transportation, Bureau of Traffic Safety, Harrisburg, PA.

(xx)    Entry of Judgment of  
         ☒ Court Order  
         ☐ Non-Pros  
         ☐ Confession  
         ☐ Default  
         ☐ Verdict  
         ☐ Arbitration Award  
         ☐ By Consent

Prothonotary

ELAINE FUGATE  
633 MAPLE AVE  
DU BOIS, PA 15801

By:   
PROTHONOTARY (~~OR DEPUTY~~)

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.**



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

Case No.: 2007-1603-CD

TYPE OF PLEADING

vs.

**PRAECIPE FOR JUDGMENT  
PER ORDER OF COURT**

**ELAINE FUGATE**

Defendant.

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Benjamin R. Bibler, Esquire  
PA I.D.#93598  
Weltman, Weinberg & Reis Co., L.P.A.  
1400 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR # 06074333  
\$20,472.78

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE  
USED FOR THAT PURPOSE.**

**FILED**

JUN 26 2008

William A. Shaw  
Prothonotary/Clerk of Courts

pd \$20.00 Atty  
1cc4 notice to debt  
m/11:55 am 1cc4 notice to  
Atty Hanak

(LW)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

Case No.: 2007-1603-CD

vs.

**ELAINE FUGATE**

Defendant.

**PRAECIPE FOR JUDGMENT**

**TO THE PROTHONOTARY:**

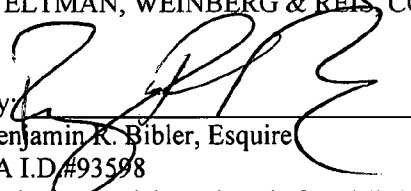
Pursuant to Pa.R.C.P. 237, I certify that a copy of this Praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

In light of the Court Order granting Summary Judgment in favor of Plaintiff on May 19, 2008, kindly enter Judgment against the Defendant, **ELAINE FUGATE**, in the amount of \$20,472.78 computed as follows:

|                                                                            |                    |
|----------------------------------------------------------------------------|--------------------|
| Amount Awarded per Order:                                                  | \$18,972.78        |
| Interest from the date of judgment<br>at the legal rate of 6.0% per annum: | \$0.00             |
| Attorneys' Fees:                                                           | \$1,500.00         |
| <b>TOTAL:</b>                                                              | <b>\$20,472.78</b> |

Attached is a copy of the Court Order in favor of Plaintiff for Judgment.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By 

Benjamin R. Bibler, Esquire

PA I.D.#93598

Weltman, Weinberg & Reis Co., L.P.A.

1400 Koppers Bldg.

436 Seventh Avenue

Pittsburgh, PA 15219

(412) 434-7955

Plaintiff's address is:

c/o Weltman, Weinberg & Reis, Co., L.P.A., 1400 Koppers Building, 436 7<sup>th</sup> Avenue, Pittsburgh, PA 15219

And Defendant's address is: 633 MAPLE AVE., DU BOIS, PA 15801

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA NA,

Plaintiff,

Case No.: 2007-1603-CD

vs.

ELAINE FUGATE,  
Defendant.

**ORDER OF COURT**

AND NOW, to-wit, this 19 day of May, 2008, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$18972.78 with interest at the rate of 6.0% per annum from date of judgment plus attorneys' fees, plus costs.

BY THE COURT

/S/ Fredric J Ammerman

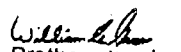
\_\_\_\_\_ J.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

MAY 19 2008

Attest.

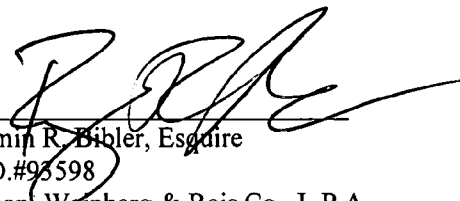


  
Prothonotary/  
Clerk of Courts

**VERIFICATION**

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By:   
Benjamin R. Bibler, Esquire  
PA I.D.#93598  
Weltman, Weinberg & Reis Co., L.P.A.  
1400 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#06074333

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
STATEMENT OF JUDGMENT

COPIES

Chase Bank USA, N.A.  
Plaintiff(s)

No.: 2007-01603-CD

Real Debt: \$20,472.78

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Elaine Fugate  
Defendant(s)

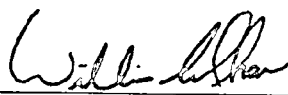
Entry: \$20.00

Instrument: Judgment per Order of Court

Date of Entry: June 26, 2008

Expires: June 26, 2013

Certified from the record this June 26, 2008

  
\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

Received on \_\_\_\_\_, \_\_\_\_\_, of defendant full satisfaction of this Judgment,  
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

\_\_\_\_\_  
Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

vs.

ELAINE FUGATE

Defendant

No. 2007-1603-CD

PRAECIPE FOR SATISFACTION OF  
JUDGMENT

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Patrick Thomas Woodman, Esquire  
PA I.D #34507  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#06074333

*(Handwritten initials)*  
**FILED** *Att. pd. 7.00*  
*11:53 AM*  
**JUL 14 2008** *1 Cert. of Sat. to Att. y*  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

vs.

Civil Action No. 2007-1603-CD

ELAINE FUGATE

Defendant

**PRAECIPE FOR SATISFACTION OF JUDGMENT**

At the request of the undersigned attorneys for the Plaintiff, you are directed to satisfy the above-captioned Judgment.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: Patrick Thomas Woodman  
Patrick Thomas Woodman, Esquire  
PA I.D #34507  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR #06074333

Sworn to and subscribed  
before me this 3  
day of July, 08

Wayne A. Jones  
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Wayne A. Jones, Notary Public  
City Of Pittsburgh, Allegheny County  
My Commission Expires June 29, 2010  
Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

Chase Bank USA, N.A.

No.: 2007-01603-CD

Vs.

Debt: \$20,472.78

Elaine Fugate

Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Monday, July 14, 2008, directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 14th day of July, A.D. 2008.



Prothonotary