

07-1872-CD

Chase Bank USA vs Eric V. Smith

Date: 1/27/2009

Clearfield County Court of Common Pleas

User: LMILLER

Time: 03:23 PM

Page 1 of 1

ROA Report

Case: 2007-01872-CD

Current Judge: Fredric Joseph Ammerman

Chase Bank USA, N.A. vs. Eric V. Smith

Civil Other-COUNT

Date		Judge
11/15/2007	New Case Filed. Filing: Complaint in Civil Action Paid by: Warmbrodt, James C. (attorney for Plaintiff) Chase Bank USA, N.A.) Receipt number: 1921472 Dated: 11/15/2007 Amount: \$85.00 (Check) 1CC shff.	No Judge
12/28/2007	✓ Answer, filed by Defendant 2 Cert. to Deft.	No Judge
4/8/2008	✓ Sheriff Return, December 10, 2007 at 2:30 pm Served the within Complaint on Eric V. Smith by handing to Eric Smith. So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm Shff Hawkins costs pd by Weltman \$30.00	No Judge
12/29/2008	✓ Praeclipe to Schedule, filed by s/Benjamin R. Bibler, Esq. No CC ✓ Motion for Summary Judgment, filed by s/Benjamin R. Bibler, Esq. No CC	No Judge
1/2/2009	✓ Order, this 2nd day of Jan., 2009, the Motion For Summary Judgment is scheduled for Jan. 26, 2009 at 1:40 p.m. courtroom 1. By The Court, /s/ Fredric J. Ammerman, Pres. Judge. 2CC Atty. Bibler	Fredric Joseph Ammerman
1/26/2009	Order, this 26th day of Jan., 2009, Plaintiff's Motion for Summary Judgment is GRANTED and Judgment is entered in favor of Plaintiff for \$15272.15 with interest at the rate of 6.0% per annum from date of judgment, and attorneys fees in the amount of \$1500.00 to total \$16,772.15, plus costs. By the Court, /s/ Fredric J. Ammerman, Pres. Judge. 2CC to Atty. Yeager	Fredric Joseph Ammerman

*** FAX TX REPORT ***

TRANSMISSION OK

JOB NO. 1440
DESTINATION ADDRESS 3787175
PSWD/SUBADDRESS
DESTINATION ID sharon
ST. TIME 11/07 17:06
USAGE T 01' 20
PGS. 9
RESULT OK

Prothonotary
PO Box 549
Clearfield, PA 16830
Phone: 814-765-2641, Ext. 1330
Fax: 814-765-7659

Clearfield County
Courthouse

Fax

To: Sharon

From: William A. Shaw

Fax:

Date: November 7, 2008

Phone:

Pages: 9

Re:

CC:

Urgent For Review Please Comment Please Reply Please Recycle

Comments:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

NO: 07-1872-CD

vs.

COMPLAINT IN CIVIL ACTION

ERIC V SMITH

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
06212987 C J Pit SJS

FILED Atty pd. 85.00
11/05/01 NOV 15 2007
iCC Sheriff

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. Civil Action No
ERIC V SMITH
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:

ERIC V SMITH
318 RUCH STREET
CLEARFIELD, PA 16830

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4147207004117203 .

4. Defendant made use of said credit card and has a current balance due of \$15272.15 .

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.

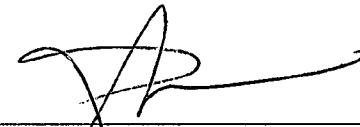
6. Plaintiff avers that the Cardholder Agreement between the parties provides that Defendant will pay Plaintiff's attorneys' fees.

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, and accrued interest or any part thereof to Plaintiff.

Wherefore, the Plaintiff prays for judgment against Defendant , ERIC V SMITH , INDIVIDUALLY , the amount of \$15272.15 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.

06212987 C J Pit SJS


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

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Statement for account number: 4147 2070 0411 7203

Now Balance Payment Due Date Past Due Amount Minimum Payment
 \$15,772.15 07/26/07 \$1,780.00 \$3,936.15

CHASE 

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

414720700411720300393615015772150000002

34821 BXZ 18207 C
 ERIC V SMITH
 36 MAPLE SUGAR RD
 NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

EXHIBIT

15000160281 3747004117203911



Opening/Closing Date: 06/02/07 - 07/01/07 Payment Due Date: 07/26/07 **CUSTOMER SERVICE**
 In U.S. 1-800-792-0001
 Español 1-888-446-3308
 TDD 1-800-555-8060
 Pay by phone 1-800-436-7958
 Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line \$384.00
 Payment Due for Balance Over Credit Access Line \$1,772.15
 Past Due Amount \$1,780.00
 Total Minimum Payment Due \$3,936.15 Wilmington, DE 19850-5298

VISA SIGNATURE SUMMARY Account Number: 4147 2070 0411 7203
 Previous Balance \$15,350.02 Credit Access Line \$14,000 VISIT US AT:
 Purchases, Cash, Debits +\$39.00 Available Credit \$0 www.chase.com/creditcards
 Finance Charges +\$383.13 Cash Access Line \$2,800
 New Balance \$15,772.15 Available for Cash \$0

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.

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance 0 For more information on Southwest Airlines Rapid Rewards program, log on to southwest.com or call 1-800-445-5764
 Remaining Reward Dollars 0
 Reward Dollars unavailable for redemption 0
 Rapid Rewards Credits transferred 0

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
Credit	Debit		
06/26	LATE FEE		\$39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 30 days in cycle	Average Daily Balance	Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .08217%	29.99%	\$15,542.15	\$383.13	\$0.00	\$0.00	\$383.13
Cash Advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$383.13

Effective Annual Percentage Rate (APR): 29.99%

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

X 0000002 FIS33005 C 4 000 N Z 01 07/07/01 Page 1 of 1 01560 MA MA 34821 1621000040000482101

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.

Creditling 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 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 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 an electronic transfer from your account to our account or to deposit your 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 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 1549, 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 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/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 "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 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 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 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 the 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 daily periodic rate(s) 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 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, we will add the Remaining Balance in the "Remaining Balance" 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 15209, Wilmington, DE 19850-5209 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 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.

MA021207

EXHIBIT

2

CMA12675

Cardmember Agreement

ACCEPTANCE OF THIS AGREEMENT

This agreement governs your credit card account with us referenced on 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 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 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 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 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 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, 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, cash or 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 Cycles: 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 so, this card 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 Line: 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 cash advance checks, are charged against the cash advance portion of your credit line, 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, 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 market for the applicable processing date (which 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 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.

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 limit 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 of a disputed amount (conditional payments), must be sent to us at the address listed on your monthly statement. 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 fire presentation 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 to

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 the following: \$10.00; 2% of the New Balance; or the sum of 1% of the New Balance, 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 Balance: 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) (including 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 them to 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 Money Rates section of *The Wall Street Journal*. *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.

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 billing statement we add 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 APRs) 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 reinstate 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, cash advance checks, overdraft advances, and cash 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 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 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 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, 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 in full. 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 the 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 for a cash advance 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.

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

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 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 or 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 membership fee until you pay your outstanding balance in full and terminate your account relationship.

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 the late fee shown in the Rates and Fees Table. If the late fee is based on a balance, we calculate the 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 line at any time during a billing cycle, even if only for a day, we may charge an overlimit fee. We may charge this fee even if your balance is over the credit line because of a finance charge or fee we imposed or a transaction we authorized. We will not charge more than one overlimit fee for any billing cycle. But we may charge an overlimit fee in subsequent billing cycles, even if no new transactions are made on your account, if your account balance still is over your credit line at any time during the subsequent billing cycles.

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 Fee: 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 or 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 fees from time to time in effect when we offer the service.

DEFAULT/COLLECTION

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 date 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.

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 your account to be six or more billing cycles past due.

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.

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, 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 or at any time after your account is closed.

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 (the "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.

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, and assigns of 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, parents, subsidiaries, affiliates, beneficiaries, agents or assigns of the other, arising from or relating in any way to the Cardmember Agreement, your 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, tort, common law, constitutional provision, or any legal theory of law such as respondent superior, or any other legal or equitable ground and whether such claims seek as remedies 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 arose in the past, or arise in the present or the future. As used in this Arbitration Agreement, the term "Claim" is to be given the broadest possible meaning.

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

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 as a class or representative 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 issue raised in such lawsuits will be subject to an individual arbitration claim if either you or we so elect.

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 under 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, 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 or 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 at 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 arbitration administrators, information about arbitration and arbitration fees, and instructions for initiating arbitration by contacting the arbitration administrators as follows:

American Arbitration Association, 335 Madison Avenue, Floor 10, New York, NY 10017-4505, Web site www.adr.org; 800-778-7878; or
National Arbitration Forum, P.O. Box 50191, Minneapolis, MN 55405, Web site: www.arbitration-forum.com; 800-674-2371.

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 retired

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 attorney 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.

Credits. 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 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.

Enforcement, finality, appeals. Failure or any delay in enforcing this Arbitration Agreement at any time, or 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 anew, 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 FAA 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 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 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 those 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 bureaus 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. Or, if this is a joint account, we can send billing statements and notices to only 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 AND 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 Purchaser

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

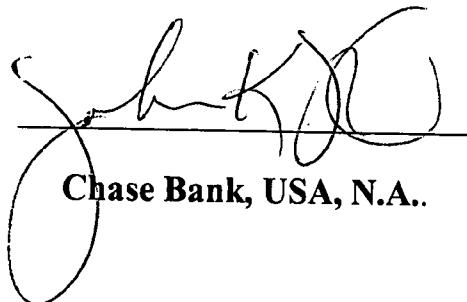
(b) The purchase price must have been more than \$50.00.

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.



John K. Wells
Chase Bank, USA, N.A.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

FILED

DEC 28 2007

0121401 way
William A. Shaw
Prothonotary/Clerk of Courts
2 Court St. Dear

CHASE BANK USA NA

(Plaintiff)

CIVIL ACTION

3700 WISEMAN BLVD
(Street Address)

SAN ANTONIO, TX

(City, State ZIP)

78251

NO. 07-1872-CD

Type of Case: Civil

Type of Pleading: Complaint

Answer to
complaint

Filed on Behalf of:

Eric Smith

(Plaintiff/Defendant)

vs.

Eric V. Smith

(Defendant)

318 Ruch St

(Street Address)

CLEARFIELD, PA 16830

(City, State ZIP)

Eric Smith

(Filed by)

318 Ruch Street

(Address)

814-765-5853

(Phone)

Eric Smith 12/28/07

(Signature)

ADDRESSING COMPLAINT
ANSWER TO COMPLAINT

①

- 1) ERIC V Smith is an individual located at 318 Rush
St. Clearfield, PA 16830
- 2) Plaintiff is CHASE BANK USA NA located at 3700 WISEMAN
BLVD SAN ANTONIO, TX 78251
- 3) I applied and was given a credit card bearing account
4147 2020 0411 7203
- 4) I used credit card to the amount of \$15,272.15
- 5) I am in default on said credit card and unable to
pay full amount due now.
- 6) I do not dispute the amount due or the fees
associated with collection.
- 7) I have not made payments or any part of payments
due at this time due to loss of income
- 8) I am requesting a repayment program that is set
at \$200.00 until I am able to pay off full amount
and less than 6 years
- 9) I have faced foreclosure of my primary residence
3 times in the last 12 months and used all
available funds doing so.
- 10) I owe a total of \$ 83,000.00 to all my
credit cards.

(2)

11) I have made payment arrangements with 80% of my credit card obligations.

12) I pray that my judgement with CHASE BANK USA will allow for payments of \$200⁰⁰ due on the fifth of each month until further notice. I want to avoid a bankruptcy claim and promise to repay amount owed to CHASE BANK. Please consider my request and also view attachment showing all income and expenses.

THANK-YOU FOR YOUR CONSIDERATION.

Eric Smith 12/28/07

Eric Smith
318 Rich St
Clearfield, PA 16830

Phone 814-765-5853

Family Monthly Budget

Attachment

1

Total Projected Cost	Total Actual Cost	Total Difference
\$5,382	\$0	\$5,382

Housing	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$665		\$665
Property Tax	\$30		\$30
Phone (Cell/Landline/DSL)	\$139		\$139
Electricity	\$100		\$100
Fuel Oil (prepaid 1 year)	\$100		\$100
Water and sewer	\$80		\$80
Direct TV (prepaid 6 months)	\$58		\$58
Waste removal (prepaid 1 year)	\$18		\$18
Maintenance or repairs	\$0		\$0
XM (prepaid 1 year)	\$15		\$15
<i>Subtotals</i>	\$1,205	\$0	\$1,205

Transportation

Vehicle 1 payment	\$400		\$400
Vehicle 2 payment			\$0
Bus/taxi fare			\$0
Insurance	\$100		\$100
Licensing			\$0
Fuel	\$100		\$100
Maintenance	\$0		\$0
Other			\$0
<i>Subtotals</i>	\$600	\$0	\$600

Insurance

Home (prepaid 1 year)	\$25	\$25
Health		\$0
Life		\$0
Other		\$0
<i>Subtotals</i>	\$25	\$0

Food

Groceries	\$100	\$100
Dining out	\$200	\$200
Other		\$0
Subtotals	\$300	\$0
		\$300

Children

Medical			\$0
School tuition (prepaid 1 year)	\$260		\$260
School supplies	\$20		\$20
Organization dues or fees			\$0
Lunch money	\$25		\$25
Child care	\$400		\$400
Toys/games			\$0
Other			\$0
Subtotals	\$705	\$0	\$705

Pets

Food			\$0
Medical			\$0
Grooming			\$0
Toys			\$0
Other			\$0
<i>Subtotals</i>	\$0	\$0	\$0

Personal Care

Medical			\$0
Hair/nails			\$0
Clothing			\$0
Dry cleaning			\$0
Health club			\$0
Organization dues or fees			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

Prepaid Expenses \$435 \$5,220
 Lump Payments \$2,160

Projected Monthly Income	
Income 1	\$3,800
Income 2	\$1,125
Extra income	
Total monthly income	\$4,925
Actual Monthly Income	
Income 1	\$3,800
Income 2	\$1,125
Extra income	
Total monthly income	\$4,925
Projected balance (Projected income minus expenses)	(\$457)
Actual balance (Actual income minus expenses)	\$4,925
Difference (Actual minus projected)	\$5,382

Entertainment	Projected Cost	Actual Cost	Difference
Video/DVD			\$0
CDs			\$0
Movies			\$0
Concerts			\$0
Sporting events			\$0
Live theater			\$0
Other			\$0
Subtotals		\$0	\$0

Rental Property Expenses			
Natural Gas - 12 N. 5th (2 units)	\$265		\$265
Water Bill - 12 N. 5th (2 units)	\$100		\$100
Water Bill - 526 Clearfield	\$50		\$50
Insurance - both properties (prepaid 1 year)	\$17		\$17
Subtotals	\$432	\$0	\$432

Rental Property Taxes			
Property Tax - 526 Clearfield (\$600 lump)	\$50		\$50
Property Tax - 12 N. 5th (2 units) (\$1200 lump)	\$100		\$100
Other		\$0	\$0
Subtotals	\$150	\$0	\$150

Savings or Investments			
Retirement account			\$0
Investment account			\$0
College			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

Unsecured Debt			
CCCS payment	\$1,965		\$1,965
Charity 2			\$0
Charity 3			\$0
<i>Subtotals</i>	\$1,965	\$0	\$1,965

Legal			
Attorney			\$0
Alimony			\$0
Payments on lien or judgment			\$0
Other			\$0
<i>Subtotals</i>		\$0	\$0

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103450
NO: 07-1872-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: CHASE BANK USA, N.A.
VS.
DEFENDANT: ERIC V. SMITH

FILED

APR 08 2008

0/3:00/08

William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF RETURN

NOW, December 10, 2007 AT 2:30 PM SERVED THE WITHIN COMPLAINT ON ERIC V. SMITH DEFENDANT AT 318 RUCH ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO ERIC SMITH, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / HUNTER

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	3105608	10.00
SHERIFF HAWKINS	WELTMAN	3105608	20.00

Sworn to Before Me This

____ Day of Dec 8
2007

So Answers,

Chester A. Hawkins
by Marilyn Hamer
Chester A. Hawkins
Sheriff

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

CHASE BANK USA NA,

Plaintiff,

Case No.: 07-1872-CCD

vs.

ERIC V SMITH,

Defendant.

TYPE OF PLEADING:

PRAECIPE TO SCHEDULE

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.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED NO cc
311:2704
DEC 29 2008
BAS
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.: 07-1872-CCD

vs.

ERIC V SMITH,

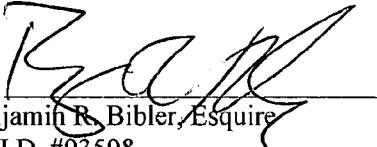
Defendant.

PRAECIPE TO SCHEDULE

TO THE PROTHONOTARY:

Please schedule Plaintiff's Motion For Summary Judgment before a Judge for decision.

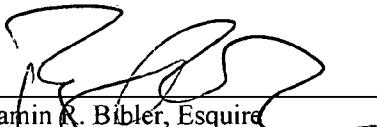
WELTMAN, WEINBERG & REIS, CO., L.P.A.

By: 
Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

CERTIFICATE OF SERVICE

A true and correct copy of the Praeclipe to Schedule has been served by First Class Mail, postage pre-paid, on 23rd day of December, 2008 upon the following:

Eric V Smith
318 Ruch Street
Clearfield Pa 16830

By: 
Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
2718 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

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

CHASE BANK USA NA,

Plaintiff,

Case No.: 07-1872-CD

vs.

ERIC V SMITH,

Defendant.

MOTION FOR SUMMARY JUDGMENT

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA ID# 93598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15215

FILED NOCC
11/28/2008
DEC 29 2008
B67
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.: 07-1872-CD

vs.

MOTION FOR SUMMARY JUDGMENT

ERIC V SMITH,
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 Complaint against Defendant seeking judgment in the amount of \$15272.15 with interest at the interest rate of 6.00% per annum from date of judgment, Attorneys fees, and costs. A true and correct copy of the 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 September 17 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 he has made no payment on the credit card since

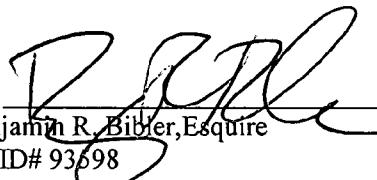
April 15 2007; that he applied for the credit card; that the statements attached to Plaintiff's Discovery Request correctly identify the payments, charges, and balances on the account; that he has not submitted any written disputes as to billing inaccuracies; and that \$15272.15 is a correct and accurate balance on the credit card account.

7. By way of his 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 \$15272.15 with interest at the legal interest rate of 6.00% per annum from date of judgment, Attorneys fees in the amount of \$1500.00, and costs.

Respectfully Submitted:

By: 
Benjamin R. Bibler, Esquire
PA ID# 93698
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15215

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

CHASE BANK USA, N.A.

Plaintiff No:

vs.

COMPLAINT IN CIVIL ACTION

ERIC V SMITH

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
06212987 C J Pit SJS

EXHIBIT

A

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

CHASE BANK USA, N.A.

Plaintiff
vs. Civil Action No
ERIC V SMITH
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:

ERIC V SMITH
318 RUCH STREET
CLEARFIELD, PA 16830

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4147207004117203 .

4. Defendant made use of said credit card and has a current balance due of \$15272.15 .

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.

6. Plaintiff avers that the Cardholder 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, and accrued interest or any part thereof to Plaintiff.

Wherefore, the Plaintiff prays for judgment against Defendant , ERIC V SMITH , INDIVIDUALLY , the amount of \$15272.15 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.

06212987 C J Pit SJS


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

This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.

Statement for account number: 4147 2070 0411 7203
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$15,772.15 07/26/07 \$1,780.00 \$3,936.15



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

414720700411720300393615015772150000002

34821 BX Z 18207 C
 ERIC V SMITH
 56 MAPLE SUGAR RD
 NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

EXHIBIT

105000160281 37470041172039**



Opening/Closing Date: 06/02/07 - 07/01/07 CUSTOMER SERVICE
 Payment Due Date: 07/26/07 In U.S. 1-800-792-0001
 Espanol 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

Minimum Payment Due for Credit Access Line \$384.00
 Payment Due for Balance Over Credit Access Line \$1,772.15
 Past Due Amount \$1,780.00
 Total Minimum Payment Due \$3,936.15

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

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

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$15,350.02	Credit Access Line	\$14,000	VISIT US AT:
Purchases, Cash, Debits	+\$39.00	Available Credit	\$0	www.chase.com/creditcards
Finance Charges	+\$383.13	Cash Access Line	\$2,800	
New Balance	\$15,772.15	Available for Cash	\$0	

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.

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0
Remaining Reward Dollars	0
Reward Dollars unavailable for redemption	0
Rapid Rewards Credits transferred	0

For more information on Southwest Airlines Rapid Rewards program,
 log on to southwest.com
 or call 1-800-445-5764

Southwest will automatically issue a roundtrip Award for every 16 credits you earn in a twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date Reference Number	Merchant Name or Transaction Description	Amount
		Credit Debit
06/26	LATE FEE	\$39.00

FINANCE CHARGES

Category	Finance Charge				FINANCE CHARGES
	Daily Periodic Rate	Corresp.	Average Daily Balance	Due To Periodic Rate	
Purchases	30 days in cycle	APR	\$15,542.15	\$383.13	\$383.13
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00
Total finance charges					\$383.13

Effective Annual Percentage Rate (APR): 29.99%

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

X 0000002 FIS3035 C4

000 N 2 01 07/07/07

Page 1 of 1

01860 MA MA 34821 1821000040003482101

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 label through the envelope window, the envelope cannot contain more than one payment. 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 debits 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 19859-5049. 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 reserves 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, new purchases), purchases, balance transfers, cash advances, promotional balances or outstanding balances. These calculations may combine different enterprises with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, the rate may vary, and the index and margin used to determine that rate and its corresponding APR 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, 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, 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 charges for that day. We then add these periodic finance charges to your daily balance to get the new daily balance for the next day. (If more than one daily periodic rate exists and 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 get your new 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 by each feature's 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, 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 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 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.

MAD21207

EXHIBIT

2

CMA12575

Cardmember Agreement

ACCEPTANCE OF THIS AGREEMENT

This agreement governs your credit card account with us referenced on 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 persons responsible for complying with this agreement, including the person who applied for the account and the person to whom we addressed 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 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 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 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 indicate 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, or from financial institutions accepting the card; 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 Cycles: 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 so, this fact will appear on the credit report of that authorized user. You must notify us in writing of 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 Line: 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 cash advance checks, are charged against the cash advance portion of your credit line, 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 market for the applicable processing date (which 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 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 connection 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 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 lost, stolen or unauthorized use related to your account.

You may be liable if there is unauthorized use of your account even if it is not your check. 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 an 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 later than the full amount that is due and unpaid 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 same address as your monthly statement. 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 the prepayment 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 (

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 the following: \$10.00; 2% of the New Balance; or the sum of 1% of the New Balance, 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, 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 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 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 billing statement we can tell 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 occur, 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 reinstate 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, 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 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 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 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, 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 charge 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 is fully received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive payment of your 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 of "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.

Transactions 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 the 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 for a cash advance 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.

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

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 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 or 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 membership fee until you pay your outstanding balance in full and terminate your account relationship.

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 the late fee shown in the Rates and Fees Table. If the late fee is based on a balance, we calculate the 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 line at any time during a billing cycle, even if only for a day, we may charge an overlimit fee. We may charge this fee even if your balance is over the credit line because of a finance charge or fee we imposed or a transaction we authorized. We will not charge more than one overlimit fee for any billing cycle. But we may charge an overlimit fee in subsequent billing cycles, even if no new transactions are made on your account, if your account balance still is over your credit line at any time during the subsequent billing cycle.

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 Fee: 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 or 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 fees from time to time in effect when we offer the service.

DEFAULT/COLLECTION

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 date 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.

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 your account to be six or more billing cycles past due.

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.

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, 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 or at any time after your account is closed.

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, 9A 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.

Parties Covered: For the purposes of this Arbitration Agreement, "we", "us", and "our" also include our parent, subsidiaries, affiliates, licensees, predecessors, successors, assigns, any purchaser of your Account, and all of their officers, directors, employees, agents, and assigns, 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; it, and any of, and/or a third party is named by you as a co-defendant in any claim you assert against us.

Claims Coveted: 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, parents, 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 ("Claims"). This Arbitration Agreement governs all Claims, whether such Claims are based on law, statute, contract, regulation, ordinance, tort, 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 as remedies 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 arose in the past, or arise in the present or the future. As used in this Arbitration Agreement, the term "Claim" is to be given the broadest possible meaning.

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

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 not have 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 lawsuits will be subject to an individual arbitration claim if either you or we so elect.

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 under this Arbitration Agreement are (i) 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 (ii) those brought by you and any co-applicant, joint cardmember, or authorized user of your Account, or your heirs or your trustee in bankruptcy against us in 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 at 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 arbitration administrators, information about arbitration and arbitration fees, and instructions for initiating arbitration by contacting the arbitration administrators as follows:

American Arbitration Association, 335 Madison Avenue, Floor 10, New York, NY 10017-4615, Web site: www.adr.org; 800-778-7873; or

National Arbitration Forum, P.O. Box 50191, Minneapolis, MN 55405, Web site:

www.arbitration-inform.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 retired

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 attorney 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 absorbed 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 cause 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.

Enforcement, finality, appeals. Failure or any delay in enforcing this Arbitration Agreement at any time, or in connection with any particular claim, 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 anew, 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 determine. An award in arbitration will be enforceable as provided by the FAA 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 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, or others, we may report account information in your name as well as in the names of those 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. 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.

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 from 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 AND 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 send you the first bill on which the error or problem appeared. Use a telephone, 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 Purchaser

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

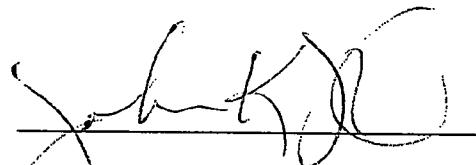
(b) The purchase price must have been more than \$50.00.

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..

COU~~O~~ OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

FILED
CO

DEC 28 2007

072140/07

William A. Shaw

Prothonotary/Clerk of Courts

2 cent to Dera

CHASE BANK USA NA

(Plaintiff)

CIVIL ACTION

NO. 07-1872-C

Type of Case: Civil

Type of Pleading: ~~Complaint~~

Answer to
complaint

Filed on Behalf of:

Eric Smith

(Plaintiff/Defendant)

vs.

Eric V. Smith

(Defendant)

318 Rich St

(Street Address)

CLEARFIELD, PA 16830

(City, State ZIP)

Eric Smith

(Filed by)

318 Rich Street

(Address)

814-765-5853

(Phone)

Eric Smith 12/28/07

(Signature)

EXHIBIT

B

NMI 102120987

Addressing Complaint
Answer to COMPLAINT

①

- 1) ERIC V Smith is an individual LOCATED AT 318 Rich St. CLEARFIELD, PA 16830
- 2) Plaintiff is CHASE BANK USA NA LOCATED AT 3700 WISEMAN BLVD SAN ANTONIO, TX 78251
- 3) I Applied AND WAS given A credit CARD bearing Account # 4147 2020 0411 7203
- 4) I USED credit CARD to the amount of \$15,272.15
- 5) I AM IN DEFAULT ON SAID credit CARD AND UNABLE TO PAY FULL AMOUNT DUE NOW.
- 6) I DO NOT Dispute the amount due or the fees associated with collection.
- 7) I HAVE NOT MADE PAYMENTS OR ANY PART OF PAYMENT DUE AT THIS TIME DUE TO LOSS OF INCOME
- 8) I AM REQUESTING A REPAYMENT PROGRAM THAT IS SET AT \$200.00 UNTIL I AM ABLE TO PAY OFF FULL AMOUNT AND LESS THAN 6 YEARS
- 9) I HAVE FACED FORECLOSURE OF MY PRIMARY RESIDENCE 3 TIMES IN THE LAST 12 MONTHS AND USED ALL AVAILABLE FUNDS DOING SO.
- 10) I OWE A TOTAL OF \$ 83,000.00 TO ALL MY CREDIT CARDS.

(2)

1) I have made payment arrangements with 80% of my credit card obligations.

12) I PRAY that my judgement with CHASE BANK USA with will allow for payments of \$200⁰⁰ Due on the Fifth of each month until further notice. I want to avoid a BANKruptcy claim and promise to repay amount owed to CHASE BANK. Please consider my request and also view attachment showing all income and expenses.

Thank You for your consideration.

Eric Smith 12/28/07

Eric Smith
318 Rich St
Clearfield, PA 16830

Phone 814-765-5853

Family Monthly Budget

Attachment
1

Total Projected Cost	Total Actual Cost	Total Difference
\$5382	\$0	\$5382

Housing	Projected Cost	Actual Cost	Difference
Mortgage or rent	\$665	\$665	\$0
Property Tax	\$30	\$30	\$0
Phone (Cell/Landline/DSL)	\$139	\$139	\$0
Electricity	\$100	\$100	\$0
Fuel Oil (prepaid 1 year)	\$100	\$100	\$0
Water and sewer	\$80	\$80	\$0
Direct TV (prepaid 6 months)	\$58	\$58	\$0
Waste removal (prepaid 1 year)	\$18	\$18	\$0
Maintenance or repairs	\$0	\$0	\$0
XM (prepaid 1 year)	\$15	\$15	\$0
Subtotals	\$1,205	\$0	\$1,205

Transportation	Projected Cost	Actual Cost	Difference
Vehicle 1 payment	\$400	\$400	\$0
Vehicle 2 payment			\$0
Bus/taxi fare			\$0
Insurance	\$100	\$100	\$0
Licensing			\$0
Fuel	\$100	\$100	\$0
Maintenance	\$0	\$0	\$0
Other			\$0
Subtotals	\$600	\$0	\$600

Insurance	Projected Cost	Actual Cost	Difference
Home (prepaid 1 year)	\$25	\$25	\$0
Health			\$0
Life			\$0
Other			\$0
Subtotals	\$25	\$0	\$25

Food	Projected Cost	Actual Cost	Difference
Groceries	\$100	\$100	\$0
Dining out	\$200	\$200	\$0
Other			\$0
Subtotals	\$300	\$0	\$300

Children	Projected Cost	Actual Cost	Difference
Medical			\$0
School tuition (prepaid 1 year)	\$260	\$260	\$0
School supplies	\$20	\$20	\$0
Organization dues or fees			\$0
Lunch money	\$25	\$25	\$0
Child care	\$400	\$400	\$0
Toys/games			\$0
Other			\$0
Subtotals	\$705	\$0	\$705

Pets	Projected Cost	Actual Cost	Difference
Food			\$0
Medical			\$0
Grooming			\$0
Toys			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

Personal Care	Projected Cost	Actual Cost	Difference
Medical			\$0
Hair/nails			\$0
Clothing			\$0
Dry cleaning			\$0
Health club			\$0
Organization dues or fees			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

Prepaid Expenses
Lump Payments

Total Projected Cost	Total Actual Cost	Total Difference
\$4,925	\$0	\$4,925

Income 1	\$3,800
Income 2	\$1,125
Extra income	
Total monthly income	\$4,925

Projected balance (Projected income minus expenses)	(\$457)
Actual balance (Actual income minus expenses)	\$4,925
Difference (Actual minus projected)	\$5,382

Projected balance (Projected income minus expenses)	(\$457)
Actual balance (Actual income minus expenses)	\$4,925
Difference (Actual minus projected)	\$5,382

I am short \$500 Month after expenses.

Entertainment	Projected Cost	Actual Cost	Difference
Video/DVD			\$0
CDs			\$0
Movies			\$0
Concerts			\$0
Sporting events			\$0
Live theater			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

Rental Property Expenses	Projected Cost	Actual Cost	Difference
Natural Gas - 12 N. 5th (2 units)	\$265	\$265	\$0
Water Bill - 12 N. 5th (2 units)	\$100	\$100	\$0
Water Bill - 526 Clearfield	\$50	\$50	\$0
Insurance - both properties (prepaid 1 year)	\$17	\$17	\$0
Subtotals	\$432	\$0	\$432

Rental Property Taxes	Projected Cost	Actual Cost	Difference
Property Tax - 526 Clearfield (\$600 lump)	\$50	\$50	\$0
Property Tax - 12 N. 5th (2 units) (\$1200 lump)	\$100	\$100	\$0
Other			\$0
Subtotals	\$150	\$0	\$150

Savings or Investments	Projected Cost	Actual Cost	Difference
Retirement account			\$0
Investment account			\$0
College			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

Unsecured Debt	Projected Cost	Actual Cost	Difference
CCCS payment	\$1,965	\$1,965	\$0
Charity 2			\$0
Charity 3			\$0
Subtotals	\$1,965	\$0	\$1,965

Legal	Projected Cost	Actual Cost	Difference
Attorney			\$0
Alimony			\$0
Payments on lien or judgment			\$0
Other			\$0
Subtotals	\$0	\$0	\$0

ate: 8/11/2008
ime: 02:42 PM

Clearfi[○] County Court of Common Ple[○]
Receipt

NO. 1925372
Page 1 of 1

Received of: Weltman, Weinberg & Reis \$ 2.00

Two and 00/100 Dollars

	Amount
Disc Fee	2.00
Total:	2.00

Fee for copy of
Answer filed by
the defendant on
docket 07-1872-CD.
If any questions,
please call 412
338 7132

Check: 8729248

Payment Method: Check

Amount Tendered: 2.00

Change Returned: 0.00

Clerk: BILLSHAW

William A. Shaw, Prothonotary/Clerk of Cou

By: _____
Deputy Clerk

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION
CHASE BANK USA, N.A.,

Plaintiff,

v.

NO.: 07-1872-CD

ERIC V SMITH ,

Defendant.

**PLAINTIFF'S FIRST REQUEST FOR ADMISSIONS AND REQUEST FOR
PRODUCTION OF DOCUMENTS**

Plaintiff demands that the defendants answer and respond to the following Request for Production of Documents under oath pursuant to the Pennsylvania Rules of Civil Procedure within 30 days from the date of service hereof.

Plaintiff also demands that defendants answer and respond to the following Request for Admissions pursuant to Pa. Rules of Civil Procedure 4014.

You are requested to admit the truth of each of the statements of fact hereinafter stated. You are instructed that:

1. These requests are made under Pennsylvania Rules of Civil Procedure 4001, et seq., and each of these matters of which an admission is requested shall be deemed admitted unless your sworn statement in compliance with such Rules is timely made.

2. If you do not admit each of such statements, you must specifically deny each one not admitted or set forth in detail the reasons why you cannot truthfully either admit or deny each such matter.

3. Your answer, signed and properly verified, must be delivered to the undersigned attorney of record for the Plaintiff within thirty (30) days after delivery hereof.

4. If you fail or refuse to admit the truth of any such statement of fact and the Plaintiff thereafter proves the truth thereof, you may be required to pay the reasonable expenses incurred in making such proof, including attorneys' fees, witness expenses, etc.

5. If, in response to any of the following statements of fact, it is your position that the statement is true in part or as to some items, but not true in full or as to all items, then answer separately as to each part or item.

6. If you have been sued in more than one capacity or if your answers would be different if answered in any different capacity, such as partner, agent, corporate officer or director or the like, then you are requested to answer separately in each such capacity. Failure to do so constitutes an admission in any such capacity.

EXHIBIT

C

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.

These Requests for Production of Documents shall be deemed continuing so as to require supplemental answers and documents if any information of documents are acquired subsequent to the filing of responses hereto, which information or documents would have been included in the answers and documents produced had it been known or available at the time the answers and the documents provided pursuant hereto were produced. Defendants shall supply such information and documents by supplemental answers and production of documents as soon as such information becomes known or available and in all events, prior to trial of this action.

If objection is made to any requests for production of documents, it is demanded that the requests for which there is no objection be answered and furnished within the aforesaid period.

All documents identified in response hereto shall be organized and labeled to correspond with the request to which it pertains. For all documents produced, list the individual and his or

her job title and department from whose files it was produced and the current custodian of said document.

If a document called for is believed to exist or is known to exist, but is in the possession, custody or control of another person or party, the existence of the document, the identity of the possessor, custodian and one in control of such documents shall be provided along with any applicable common description or citation utilized by the publisher, possessor, custodian or disseminator of such document.

If any document called for by this request is withheld on the basis of any claim of privilege or any similar claim, identify that document as follows: author; addressee; indicated or blind copies, date, subject matter; number of pages; attachments or appendices; all persons to whom distributed, shown or explained; present custodian; and nature of the privilege or similar claim asserted.

REQUEST FOR PRODUCTION OF DOCUMENTS 1:

Produce any and all documents evidencing proof of all payments on the subject credit card referenced in the Complaint, including, but not limited to, cancelled checks, receipts, coupons, statements, accountings, memoranda, invoices, financial statements, accounting entries, diaries, charts, lists, phone records, data compilations etc.

REQUEST FOR PRODUCTION OF DOCUMENTS 2:

Produce any and all documents you intend to introduce and/or provide testimony on as evidence at the time of trial.

REQUEST FOR ADMISSION NO. 1:

Defendant signed the attached credit card application.

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. 2:

The attached monthly statements, from March 18 2004 through December 1 2007, correctly identify the payments, charges, and balances on the account.

Admitted_____

Denied_____

If the answer to Request for Admissions No. 2 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

The last payment on the account was made on April 15 2007.

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:

Defendant has not submitted any written dispute as to billing inaccuracy concerning the credit card in question.

Admitted _____

Denied _____

If the answer to the Request for Admissions No. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

REQUEST FOR ADMISSION NO. 5:

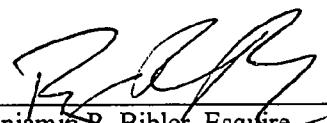
\$15272.15 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied _____

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

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.



Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS
CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-79555

WWR: 6212987

DEFENDANT'S 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.

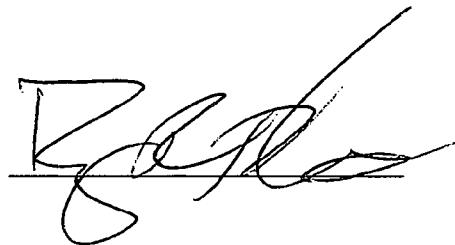
Date

Signature

CERTIFICATE OF SERVICE

A true and correct copy of Plaintiff's First Request for Production of Documents and Request for Admissions has been served by U.S. Mail, on the 17th day of September, 2008, upon the following:

Eric V. Smith
318 Ruch Street
Clearfield Pa 16830

A handwritten signature in black ink, appearing to read "Eric V. Smith", is written over a horizontal line. The signature is fluid and cursive, with a small square box to the left of the "E".

Please see important information about rates, fees and other costs included with this offer.



THE SOUTHWEST AIRLINES RAPID REWARDS VISA® SIGNATURE CARD

28ZX Southwest Airlines Rapid Rewards Visa Signature Card

Please tell us about yourself Please print in black ink, one character to a box.

ERIC V SMITH
6188 BOWER
26 MAPLE SUGAR ROAD
NEW MILFORT

Please enter your Rapid Rewards number

107621253

If you do not have a Rapid Rewards number, you will be automatically enrolled and issued a number upon approval of this application.

072268
Date of Birth (required)

814 236 0366
Home Telephone

PA Apartment Number

10 yrs 06 mos
Length of time at Present Address

16861 Zip (required)

814 236 0366
Business Telephone

17 yrs 00 mos
Time with Present Employer

900.00
Monthly Housing Payment

E-Mail Address (optional) here, and we'll keep you informed of upcoming special values via e-mail.
WALMART STORES INC.

Present Employer

MANAGER
Occupation/Position

Please provide some financial information

60000.00

Do You Have A
Checking Account? Savings Account?



Yes



No



Yes



No

Annual Household Income

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for reviewing this application.

YES! Please send the below authorized user a free additional card:

First Name Initial Last Name

BALANCE TRANSFER OPTION Transfer the amount(s) shown from the MasterCard®, Visa®, Discover®, American Express®, or any store card account(s) listed below to my new account.

Amount

Account Number (refer to credit card)



T285

Amount

Account Number (refer to credit card)

APC4468_FST56674_E

X Eric Smith
Your Signature

2/29/04
Date

28ZX

BSQ302

Statement Date: 03/18/04 - 04/01/04
 Account Number: 4147 2070 0411 7203
 Page 2 of 2

FINANCE CHARGES

Category	PERIODIC RATE(S) AND APR(S) MAY VARY					
	Daily Periodic Rate 15 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03466%	12.55%	-	-	-	\$0.00
Cash advances	.05477%	19.99%	-	-	-	\$0.00
Total finance charges						

Effective Annual Percentage Rate (APR): N/A

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.

T0304112

PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR
 SOUTHWEST AIRLINES RAPID REWARDS VISA CARD TO PAY FOR YOUR
 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.

This Statement is a Facsimile - Not an Original

5630 0000 050 800 7 1 040401

Page 2 of 2

5556 7000 303864 01HE5630

BANK ONE.

Statement for account number: 4147 2070 0411 7203

New Balance Payment Due Date Past Due Amount Minimum Payment
\$1,368.00 06/26/04 \$0.00 \$27.00Amount Enclosed \$ Make your check payable to Bank One
New address or e-mail? Print on back.

41472070041172030002700001368001

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

105000 160 281 374 7004 117203411

Statement Date: 05/04/04 - 06/01/04 CUSTOMER SERVICE
Payment Due Date: 06/26/04 In U.S. 1-800-792-0001
Minimum Payment Due: \$27.00 Espanol 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200**VISA ACCOUNT SUMMARY**Previous Balance \$3,036.16
Payments, Credits + \$3,100.00
Purchases, Cash, Debits + \$1,431.84
Finance Charges + \$0.00
New Balance \$1,368.00

Account Number: 4147 2070 0411 7203

Total Credit Line \$14,000
Available Credit \$12,605
Cash Access Line \$2,800
Available for Cash \$2,800ACCOUNT INQUIRIES
P.O. Box 9550
Wilmington, DE 19899-9550PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153VISIT US AT:
www.cardmemberservices.com**SOUTHWEST AIRLINES SIGNATURE REWARDS SUMMARY**Reward Dollars earned from other purchases \$1,432
Total Reward Dollars earned this statement \$1,432
Reward Dollars earned from previous statement \$356
Total Reward Dollars available \$1,788
Reward Dollars transferred to credits \$1,200
Rapid Rewards credits transferred 1For more information on the
Southwest Airlines Rapid Rewards
program, log on to
www.southwest.com
or call 1-800-445-5764.Southwest will automatically issue
a Roundtrip Award for every
16 credits you receive in a
twelve-month period.Every time you make a purchase with your
Southwest Airlines Visa Signature card,
you will earn Reward Dollars.For every 1,200 Reward Dollars you earn,
you will receive 1 Rapid Rewards credit.Earned Rapid Rewards credits will be transferred
within 30 days of this statement.**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
05/02	2416407QOBJWGVBFZ	BP OIL 10611713 YOUNGSTOWN OH	26.98
05/02	24418000Q3KNFF923	APCOA CLEVELAND HOPKINS A CLEVELAND OH	30.00
05/05	2462573GEDHL7F9TA	CANYON LAKE FLORIST 830-964-6166 TX	60.13
05/05	2432301GIGEPBRAJ7V	UNI-MART #04088 CLEARFIELD PA	29.83
05/08	2422638GH9ALG1D57	WAL MART DU BOIS PA	61.51
05/09	2416407GJEGLX9LFT	0033 SHEETZ 00000331 ALTOONA PA	33.38
05/09	2416407GJ2LR7FXTT	TARGET 00011501 ALTOONA PA	15.98
05/10	2422638GKAFYF7DB2	WM SUPERCENTER CLEARFIELD PA	33.25
05/10	2425477GLD2GYZHK0	RIDER AUTO, INC STATE COLLEGE PA	39.07
05/11	2438894GLKG905RJT	DRUGSTORE COM 800-378-4786 WA	23.46
05/13	2432301GPEPBZ064V	UNI-MART #04076 CURWENSVILLE PA	18.89
05/13	2445501GN3X77L7G5	TA # 3 BROOKVILLE BROOKVILLE PA	13.50
05/14	2407280GRBALOVJSH	BDS MONGOLIAN OF WRIGLEY CHICAGO IL	41.29
05/15	2445501QR3Z1ZORW3	PANERA BREAD #640 CHICAGO IL	6.74
05/15	2449278GT3DWMR500	EVANSTON 18 12031 EVANSTON IL	28.50
05/16	2416407GSBKONEG4X	BP OIL 10611713 YOUNGSTOWN OH	31.40
05/16	2438894GSKGA1ENE3	RELAY 4152 CHICAGO IL	10.88
05/16	24418000GS40PJNZMK	APCOA CLEVELAND HOPKINS A CLEVELAND OH	30.00
05/17	2440369QVS6JDM78N	COLLINS RAINBOW CAR WASH HYDE PA	6.00
05/18	2461043GX03RXPFD55	SEARS ROEBUCK 9372 ASHLAND CITY TN	384.96
05/21	2416407GY2LR7QCR2	TARGET 00012890 STATE COLLEGE PA	23.87
05/23	2428916H0577WGDWL	JCPENNEY STORE 1489 DUBOIS PA	78.98
05/23	2432301H1EPQ8HBWQ	UNI-MART #04009 (OUTS) CURWENSVILLE PA	30.26
05/23	24418000H1473RRDNO	OLD NAVY #3477 DU BOIS PA	56.04

This Statement is a Facsimile - Not an Original

Statement Date: 05/04/04 - 06/01/04
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
05/23	2479262H16ENG9EBD	RUBY TUESDAY #4462 DUBOIS PA		14.90	
05/25	2429918H2S77YYVAT8	JCPENNEY CATLG 9831 800-221-3005 CT		39.99	
05/25	7414720H25J68TxFB	PAYMENT - THANK YOU		500.00	
05/25	7414720H25J68TxFK	PAYMENT - THANK YOU	2,600.00		
05/25	2422638H3AF7GVJX	WM SUPERCENTER CLEARFIELD PA		52.45	
05/26	2445501H34597Q8TA	BATCHO OFFICE SYSTEMS CLEARFIELD PA		8.80	
05/27	2429918H45781VGZL	JCPENNEY STORE D182 CLEARFIELD PA		19.20	
05/28	2416407H5EGNPMWPO	0148 SHEETZ 00001487 DUBOIS PA		8.92	
05/28	2416407H5EGNPN03B	0148 SHEETZ 00001487 DUBOIS PA		24.24	
05/28	2416407H5EGNTO623	0248 SHEETZ 00002485 GIRARD OH		23.22	
05/28	2479262H16ENGNY7	RUBY TUESDAY #4462 DUBOIS PA		31.52	
05/29	2416407H7EGNWG92W	0045 SHEETZ 00000455 EBENSBURG PA		16.81	
05/29	2422638H7AFH7MKDQ	WM SUPERCENTER CLEARFIELD PA		29.93	
05/30	2416407H7EGNYK87L	0148 SHEETZ 00001487 DUBOIS PA		19.80	
05/30	2445501H74D2RSKR2	SUNOCO BROADVIEW HE OH		14.04	

FINANCE CHARGES

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
				Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03466%	12.65%	-	-	-	\$0.00
Cash advances	.05477%	19.99%	-	-	-	\$0.00

Total finance charges \$0.00

Effective Annual Percentage Rate (APR): N/A

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.

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5630 0000 USD 800 7 1 040601

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5556 7800 801868 01HE5630

BANK ONE.

New Balance \$3,036.16	Payment Due Date 05/28/04	Past Due Amount \$0.00	Minimum Payment \$60.00
---------------------------	------------------------------	---------------------------	----------------------------

Amount Enclosed \$ • Make your check payable to Bank One
New address or e-mail? Print on back.

Make your check payable to Bank One.
New address or e-mail? Print on back.

414720700411720300006000003036169

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

160 2813747004317203400

Statement Date: 04/02/04 - 05/03/04 **CUSTOMER SERVICE**
Payment Due Date: 05/28/04 U.S. 1-800-792-0001
Minimum Payment Due: \$60.00 Español 1-888-446-3309
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

TERMS AND CONDITIONS		TERMS AND CONDITIONS	
Previous Balance	\$723.59	Total Credit Line	\$14,000
Payments, Credits	-\$730.12	Available Credit	\$10,932
Purchases, Cash, Debits	+\$3,042.69	Cash Access Line	\$2,800
Finance Charges	+\$0.00	Available for Cash	\$2,800
New Balance	\$3,038.16		

ACCOUNT INQUIRIES

P.O. Box 8650
Wilmington, DE 19889-8650

PAYMENT ADDRESS

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

VISIT US AT:
www.cardmemberservices.com

SOUTHWEST AIRLINES SIGNATURE REWARDS SUMMARY

Reward Dollars earned from SWA purchases	\$509
Reward Dollars earned from other purchases	\$2,782
Total Reward Dollars earned this statement	\$3,291
Reward Dollars earned from previous statement	\$865
Total Reward Dollars available	\$3,956
Reward Dollars transferred to credits	\$3,600
Rapid Rewards credits transferred	3

For more information on the Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764.

Southwest will automatically issue a Roundtrip Award for every 16 credits you receive in a twelve-month period.

Every time you make a purchase with your Southwest Airlines Visa Signature card, you will earn Reward Dollars. For every 1,200 Reward Dollars you earn, you will receive 1 Rapid Rewards credit. Earned Rapid Rewards credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount
				Debit
04/01	2416407FE8KH2P542	BP OIL 37885544 BROOKVILLE PA		16.25
04/01	2459216FC000G6XLF2	VESTA *ATT PREPAID 800-224-7679 OR		73.56
04/02	2432301FE3D52KBW	GAMERS PARADISE #16 GURNEE IL		22.45
04/02	2451043F03PFLWDH	TIMBERLAND OUTLET #141 KENOSHA WI		158.76
04/02	2451043FG03TK45FK	LEVIS OUTLET #933 GURNEE IL		37.42
04/03	2449398F425ZRFMLME	MYFICO.COM 888-446-6785 CA		12.95
04/03	2449398F425ZRFPL8	MYFICO.COM 888-446-6785 CA		12.95
04/03	2449398F425ZRFPLRT	MYFICO.COM 888-446-6785 CA		12.95
04/03	2459218FE00K58YH5	WWW.EARTHLINK.NET 800-719-4660 GA		21.95
04/04	244180DFG2TLQ047W	APCOA CLEVELAND HOPKINS A CLEVELAND OH		27.00
04/05	2432301FH3DZHGIV2	UNI-MART #04009 CUTS CURWENSVILLE PA		20.82
04/05	2422263FJAG05A9BMM	WM SUPERCENTER CLEARFIELD PA		219.43
04/07	2441295FK5S2YX79E	MATTHEW'S HALLMARK #52 CLEARFIELD PA		25.49
04/08	2416407FKEGJ0WJH3V	0073 SHEETZ 00000737 CLEARFIELD PA		12.53
04/08	2422263FKAG1KZ9DZ	WM SUPERCENTER CLEARFIELD PA		158.92
04/08	2461043FL03PKBLG2	APPLESTORE LEGACY VILLAGE LYNDHURST OH		300.00
04/09	24411800FM2Y6WNQXD	THE LOWCARB STORE NORTH OLMSTED OH		22.85
04/09	2445010FM2Y6GMP1X	SUNOCO MANTUA OH		25.44
04/09	2461046FN03TQBA5A	COURTYARD BY MARRIOTT-NOL NO. OLMSTED OH		160.55
04/09	24729262FM6ENQRTX	RUBY TUESDAY #4462 DUBOIS PA		40.26
04/10	2416868FNWGXSS168	THUNDERBIRD RESTAURANT REYNOLDSVILLE PA		77.04
04/10	2422263FNSAVT47Q	WAL MART DU BOIS PA		32.77
04/11	2413029FP8H00G6NQ	LOWE'S #1010 DUBOIS PA		128.67
04/11	2439000FPMSPMLRHG9	BIG LOTS #017600017616 DU BOIS PA		30.87

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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount	Debit
04/11	2445501FN22DHWJK7	PILOT CORP #336 DUBOIS PA		27.78	
04/12	2402948PREVWAKGHN	ALECHIA'S UNIQUE HOUSE STATE COLLEGE PA		44.52	
04/12	2416407FP2LRTX1KD	TARGET 00012880 STATE COLLEGE PA		17.58	
04/12	2425477FRD2GYH2RS	RIDER AUTO, INC STATE COLLEGE PA		32.28	
04/12	2432301FR3DZPTSTQ	UNI-MART #04009 (OUTSI CURWENSVILLE PA		25.91	
04/12	2444500FRP77MMNN5	WEGMANS #098 SE1 STATE COLLEGE PA		40.17	
04/15	2445501FV34SFQEEN	SUNOCO BROADVIEW HE OH		8.66	
04/16	2412158FXEKW60SPV	DENEOS RESTAURANT SKOKIE IL		18.92	
04/16	2424651FW9VPEFTE2	MARCELLO'S CHICAGO IL		63.03	
04/17	2416407FW2LRJFB2	TARGET 00008805 SCHAUMBURG IL		49.99	
04/17	2444500FXPAQMGDYL	MARSHALLS #0544 SCHAUMBURG IL		21.73	
04/18	2441800FY36M75TFX	APCOA CLEVELAND HOPKINS A CLEVELAND OH		42.00	
04/18	2416407FZJTEMHR2B	UHAUL STATE CO00811208 STATE COLLEGE PA		258.02	
04/19	2432201FZ3DZYFERG	UNI-MART #04009 (OUTSI CURWENSVILLE PA		27.36	
04/19	2443565FZ3SEQXTOT	CRYSTAL CLEAN AUTO SPA PHILIPSBURG PA		8.00	
04/19	2444500FZPQ1J9M9Q	BARNES & NOBLE #2826 STATE COLLEGE PA		47.45	
04/20	7414720FZ5J68TWG4	PAYMENT - THANK YOU		723.59	
04/22	2445501G139LXT1M6	GOODMAN'S IGA CURWENSVILLE PA		7.32	
04/23	2416407C2FGHDFXK9	0260 SHEETZ 00002600 CRANBERRY PA		27.55	
04/23	2422638C2AFG1N6X5	WM SUPERCENTER CRANBERRY PA		59.88	
04/24	2415838C4PFGNGKTL	FRIENDLY'S ALTOONA PA		11.95	
04/24	2416407G32LR7LB2E	TARGET 00011801 ALTOONA PA		33.96	
04/24	2416407G4EGKHEDZ	0187 SHEETZ 00001875 ALTOONA PA		15.22	
04/24	2422638C93AFGMXNNN	WM SUPERCENTER ALTOONA PA		37.21	
04/24	2441800G43D08ZVDO	OLD NAVY #5354 ALTOONA PA		99.41	
04/25	2416407G42LR812H9	TARGET 00012880 STATE COLLEGE PA		22.96	
04/26	7416407G32LROQ6H6	TARGET 00009274 EVANSTON IL		6.53	
04/26	2422638C5AFJDZR5E	WM SUPERCENTER CLEARFIELD PA		18.43	
04/28	2432301G8EPBGNNDTW	UNI-MART #04009 (OUTSI CURWENSVILLE PA		28.58	
04/28	2479262G8J5AYG6Z 08/05/04 1 WN H 2 WN H	SOUTHWESTAIR 5262798282269 DALLAS TX CLEVELAND CHICAGO CHICAGO CLEVELAND		116.70	
04/28	2479262G8J5AYG657 08/19/04 1 WN H 2 WN H	SOUTHWESTAIR 5262798283135 DALLAS TX CLEVELAND CHICAGO CHICAGO CLEVELAND		137.70	
04/28	2444500GSPJYJNWBF	HMSHOST-CLE-AIRPT #0323 CLEVELAND OH		6.47	
05/02	2469216GB00G86LJT	WWW*EARTHLINK.NET 800-719-4660 GA		21.95	

FINANCE CHARGES

Category	PERIODIC RATE(S) AND APR(S) MAY VARY					
	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03466%	12.65%				\$0.00
Cash advances	.05477%	19.99%				\$0.00

Total finance charges

\$0.00

Effective Annual Percentage Rate (APR): N/A

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.

This Statement is a Facsimile - Not an Original

5630 0009 USD 800 7 1 040503

Page 2 of 4

5556 7000 801868 01HE5630

Statement for account number: 4147 2070 0411 7203

BANK ONE.

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$1,637.20	07/27/04	\$0.00	\$32.00

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

414720700411720300003200001637207

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19888-5153

ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 15861-9631

XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX

15000160281374700411720340



Statement Date: 06/02/04 - 07/02/04 CUSTOMER SERVICE
Payment Due Date: 07/27/04 In U.S. 1-800-792-0001
Minimum Payment Due: \$32.00 Espanol 1-888-446-3308
TDD 1-800-955-8360
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance	\$1,368.00	Total Credit Line	\$14,000
Payments, Credits	-\$1,399.07	Available Credit	\$12,314
Purchases, Cash, Debits	+\$1,668.27	Cash Access Line	\$2,800
Finance Charges	+\$0.00	Available for Cash	\$2,800
New Balance	\$1,637.20		

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19899-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19888-5153

VISIT US AT:
www.cardmemberservices.com

SOUTHWEST AIRLINES SIGNATURE REWARDS SUMMARY

Reward Dollars earned from other purchases	\$1,638
Total Reward Dollars earned this statement	\$1,638
Reward Dollars earned from previous statement	\$588
Total Reward Dollars available	\$2,226
Reward Dollars transferred to credits	\$1,200
Rapid Rewards credits transferred	1

For more information on the
Southwest Airlines Rapid Rewards
program, log on to
www.southwest.com
or call 1-800-445-5764.

Southwest will automatically issue
a Roundtrip Award for every
16 credits you receive in a
twelve-month period.

Every time you make a purchase with your
Southwest Airlines Visa Signature card,
you will earn Reward Dollars.
For every 1,200 Reward Dollars you earn,
you will receive 1 Rapid Rewards credit.
Earned Rapid Rewards credits will be transferred
within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount	Debit
06/01	2441800HA4FGYXJM08	APCOA CLEVELAND HOPKINS A CLEVELAND OH		27.00	
06/03	2469216HB00GY5VK2	WWW.EARTHLINK.NET 800-719-4660 GA		21.95	
06/04	2413829HD0H72K7KJ	LOWE'S #273 STATE COLLEGE PA		118.31	
06/04	2416407HQEFTMJ19T	0339 SHEETZ 00003392 STATE COLLEGE PA		32.03	
06/04	2416407HQ2LB83DXJ	TARGET 00012880 STATE COLLEGE PA		94.21	
06/04	7425477HED2GYH2TJ	RIDER AUTO, INC STATE COLLEGE PA		31.07	
06/04	2443565HD5SEEXTON	CRYSTAL CLEAN AUTO SPA PHILIPSBURG PA		7.00	
06/06	2422638HFAFR6J7P	WM SUPERCENTER CLEARFIELD PA		15.24	
06/07	2432203H93HKY5VXN	RICHARD R. LINES, DMD 814-236-3390 PA		59.00	
06/09	2422638HMAFSEWK27	WM SUPERCENTER CLEARFIELD PA		127.47	
06/11	2416407HKEFSQFJQG	0033 SHEETZ 00000331 ALTOONA PA		22.11	
06/11	2466162HMO1K2E9W8	CHUCK E CHEESE PIZZA ALTOONA PA		48.73	
06/12	2413829HMSH952ERT	LOWE'S #1010 DUBOIS PA		4.83	
06/12	2422638H9AM6LFF3	WAL MART DU BOIS PA		18.16	
06/12	2429916HLS790HHN1	JCPENNEY STORE 1489 DUBOIS PA		61.92	
06/13	2422638HMBAMWFKDS	WAL MART DU BOIS PA		9.64	
06/13	2445501HM4S1W658T	SANDY TWP SHOP N SA DUBOIS PA		30.72	
06/14	2416407HNEFSMEEOL	0054 SHEETZ 00000645 PHILIPSBURG PA		30.00	
06/14	2429916HNS79466WQ	JCPENNEY STORE 0182 CLEARFIELD PA		19.89	
06/15	2439900H40GP3XMK	RED LOBSTER US00007369 DU BOIS PA		51.12	
06/15	2462579HPDH5JF24W	CLEARFIELD FLORIST 814-755-4334 PA		43.44	
06/16	2444500HTRMTD23AX	HMS HOST OH TURNPK #624 BROADVIEW HTS OH		7.22	
06/16	2445501HPR4WXD8R43	SUNOCO BROADVIEW HE OH		15.25	
06/16	2475542HTJKWVW693	SHELLS SEAFOOD RESTAURANT REDINGTON SHR FL		60.79	

This Statement is a Facsimile - Not an Original

Statement Date: 08/02/04 - 07/02/04
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
06/17	2443188HSGWGRS98N	FOREVER FLORIDA MADEIRA BCH FL		52.36	
06/17	2423627HSBN35EBDZ	SOUTHERN ISLAND ENTERPRI MADEIRA BEACH FL		29.73	
06/17	2444500H5RNHT4WAT	PUBLIX #037 SA1 MADEIRA BEACH FL		74.85	
06/20	2416407XBKB49SPT	BP OIL 10611713 YOUNGSTOWN OH		10.47	
06/20	2441900HKS1AFY2FJ	APCOA CLEVELAND.HOPKINS A CLEVELAND OH		45.00	
06/20	2445501HK51HWCV8J	HESS 09444 MADEIRA BEACH FL		23.39	
06/22	7414720HY5J68TX7Z	PAYMENT - THANK YOU	1.368.00		
06/24	2415838J1RVYVSC98	HEDGES FINE FOOD & SPI CLEARFIELD PA		34.87	
06/24	2432301J1EPD71Y0S	UNI-MART #04009 (OUTSI CURWENSVILLE PA		28.90	
06/25	2416407J1EFVRJSA3	0287 SHEETZ 00002873 STATE COLLEGE PA		11.06	
06/25	2416407J1EFVRJ23G	0287 SHEETZ 00002873 STATE COLLEGE PA		18.01	
06/25	2422638J2AFAT1698	WM SUPERCENTER HARRISBURG E PA		111.39	
06/25	2476197J27ZB3JB2G	HERSHEY HIGH MEADOW CA 7175348985 PA		73.00	
06/25	2476197J27ZY4Z7S0	HERSHEY PARK RETAIL HERSHEY PA		19.99	
06/26	2416407J3EFVY8G0S	0351 SHEETZ 00003517 HUMMELSTOWN PA		21.55	
06/26	2476197J281WF3BF8	HERSHEY PARK 7175343133 PA		33.81	
06/26	2476197J37ZYYP16J	HERSHEY HIGH MEADOW CA HERSHEY PA		12.81	
06/26	2476197J381FEBDMF	HERSHEY PARK FOODS HERSHEY PA		10.62	
06/26	2476197J3812P2XPA	HERSHEY PARK (P) HERSHEY PA		9.50	
06/28	2440369JS36JHLHD3	COLLINS RAINBOW CAR WASH CLEARFIELD PA		7.00	
06/29	2422638J6AFE9GB31	WM SUPERCENTER CLEARFIELD PA		11.56	
06/29	2432301J6EPD8SGNF	UNI-MART #04009 (OUTSI CURWENSVILLE PA		22.80	
06/29	2444500J6ZFM53P5	CVS PHARMACY #1685 Q03 CLEARFIELD PA		7.20	
06/30	2446825J7WGY9BHB	AIRPORT WIRELESS #1 2162671400 OH		21.59	
06/30	2444500J7T07ASSTGT	HMSHOST-CLE-AIRPT #0121 CLEVELAND OH		6.48	
06/30	2445501J75AWEKPTJ	SUNOCO BROADVIEW HE OH		24.25	
07/01	2416407J7P89GQ2NH	AMOCO OIL 01072420 CHICAGO IL		22.82	

FINANCE CHARGES

Category	PERIODIC RATE(S) AND APR(S) MAY VARY					
	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03466%	12.65%				\$0.00
Cash advances	.05477%	19.99%	-	-	-	\$0.00

Total finance charges

Effective Annual Percentage Rate (APR): N/A

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.

This Statement is a Facsimile - Not an Original

Statement Date: 07/03/04 - 08/02/04
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
07/18	2416407JREFY00WXF	0248 SHEETZ 00002485 GIRARD OH		10.68	
07/18	2445501JRSSP3EY0W	SUNOCO SANDUSKY OH		8.84	
07/19	2429915JTS7B8PJNN	JCPENNEY STORE 0182 CLEARFIELD PA		56.97	
07/21	2422638JVAG0SVM77	WM SUPERCENTER CLEARFIELD PA		11.52	
07/21	2439975JWS65JGTJL	MAGGIE MAE MERCANTIL DOIBOS PA		42.35	
07/22	2416407JWEFYB1X2Z	0252 SHEETZ 00002527 CLEARFIELD PA		10.70	
07/22	2445501JX5Z030Q51	SUNOCO HAMMONION NJ		26.50	
07/25	2410838JZ6048E2E1	BROOKLYN DINER NEW YORK NY		44.48	
07/25	2445501K0625GPTPA	SUNOCO MONTGOMERY PA		28.51	
07/25	2461043K0231YL1E3	LE PARKER MERIDIEN N.Y. NEW YORK NY		250.93	
07/25	2479262K06EHRJ3FK	RUBY TUESDAY #2764 SPRINGFIELD PA		26.42	
07/26	2407105K1E7HS0A2Z	DOMINO'S PIZZA CLEARFIELD PA		31.40	
07/26	2425477K1D2GYH2TX	RIDER AUTO, INC STATE COLLEGE PA		46.01	
07/26	2432303K03HL3WZ0	RICHARD R. LINES, DMD 814-236-3390 PA		70.00	
07/26	2444500K1TK045Y4R	WEGMANS #098 SE1 STATE COLLEGE PA		10.38	
07/28	2432301K4EPB8E1FP	UNI-MART #04009 (OUTSI CURWENSVILLE PA		31.61	
07/28	7414720K35H8F473B	PAYMENT - THANK YOU	100.00		
07/30	2466162K601LATM4F	CHUCK E CHEESE PIZZA ALTOONA PA		36.55	
07/30	7414720K45H8F47A2	PAYMENT - THANK YOU	200.00		
07/31	2413829K69GJ1OLn8	LOWE'S #273 STATE COLLEGE PA		23.59	
07/31	2416407K52LR7JGS7	TARGET 00012880 STATE COLLEGE PA		66.23	
07/31	2416407K6EFZ8JRM7	0252 SHEETZ 00002527 CLEARFIELD PA		18.22	
07/31	2416407K6EFZ9B0KE	0287 SHEETZ 00002873 STATE COLLEGE PA		6.13	
07/31	2444500K6TNVNPYDR	BARNES & NOBLE #2826 STATE COLLEGE PA		29.62	
07/31	2476197K67Z05WZ54	HERSHEY HIGH MEADOW CA 7175346985 PA		67.00	
07/28		LATE FEE		35.00	
08/02		'FINANCE CHARGE'		26.75	

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
				Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03535%	12.90%	\$2,441.31	\$26.75		\$26.75
Cash advances	.05546%	20.24%				\$0.00

Total finance charges

Effective Annual Percentage Rate (APR): 12.90%

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.

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5556 7000 301868 01HE5630

BANK ONE.

Statement for account number: 4147 2070 0411 7203				
New Balance	Payment Due Date	Past Due Amount	Minimum Payment	
\$5,068.43	09/26/04	\$62.00	\$163.00	

Amount Enclosed \$ **Make your check payable to Bank One**
New address or e-mail? Print on back.

**Make your check payable to Bank One
New address or e-mail? Print on back.**

Make your check payable to BANK OF
New address or e-mail? Print on back.

414720700411720300016300005068436

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153
WILMINGTON, DE

ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

65000 160 281374700411720340



Statement Date: 08/03/04 - 09/01/04 **CUSTOMER SERVICE**
Payment Due Date: 09/26/04
Minimum Payment Due: \$163.00
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

VISA ACCOUNT SUMMARY		ACCOUNT NUMBER: 4147 2010 041203	
Previous Balance	\$3,111.96	Total Credit Line	\$14,000
Payments, Credits	-\$0.00	Available Credit	\$8,910
Purchases, Cash, Debits	+\$1,912.37	Cash Access Line	\$2,800
Finance Charges	+\$44.10	Available for Cash	\$2,800
New Balance	<u>\$5,068.43</u>		

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

PAYMENT ADDRESS

VISIT US AT:
www.santambrogio.com

SOUTHWEST AIRLINES SIGNATURE REWARDS SUMMARY

Reward Dollars earned from SWA purchases
Reward Dollars earned from other purchases
Total Reward Dollars earned this statement
Reward Dollars earned from previous statement
Total Reward Dollars available
Reward Dollars transferred to credits
Rapid Rewards credits transferred

For more information on the Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764.

Southwest will automatically Issue a Roundtrip Award for every 16 credits you receive in a twelve-month period.

Every time you make a purchase with your Southwest Airlines Visa Signature card, you will earn Reward Dollars. For every 1,200 Reward Dollars you earn, you will receive 1 Rapid Rewards credit. Earned Rapid Rewards credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount
				Debit
08/01	2444500K7TPRD2T2W	WEGMANS #098 SE1 STATE COLLEGE PA		9.80
09/04	2141607K9EFL2LDYQ	0252 SHEETZ 00002527 CLEARFIELD PA		32.76
08/04	246921K900JXD0RS	VESTA "ATT PREPAID 800-224-7579 OR		75.64
09/05	2445501K8EQDAY7HE	SUNOCO BROADVIEW OH		24.33
08/05	246921K8A00KS3L7Z	WWW.EARTHLINK.NET 800-719-4660 GA		21.95
08/05	2441789KDE4HA57P7	THE PAPER TRAIL CHICAGO IL		16.31
08/06	2479262KQJ5EV204H	SOUTHWESTAIR5252714265671 DALLAS TX		44.00
08/06	08/08/04 1 W/N Y	CHICAGO CLEVELAND		
08/08	2422441K6VH18751	LALO'S MEXICAN RES CHICAGO IL		9.55
08/08	2441800KE6EW1523H	APCOA CLEVELAND HOPKINS A CLEVELAND OH		36.00
08/10	2422638KGAFLZJP40	WM SUPERCENTER CLEARFIELD PA		178.58
08/10	2432301KGEPEKW8DD	UNI-MART #04009 (OUTSIDE) CURWENSVILLE PA		30.22
08/13	2416407KJEG0EFD1Y	0064 SHEETZ 00000646 PHILIPSBURG PA		7.92
08/13	2416407KJEG0EFDJN	0064 SHEETZ 00000646 PHILIPSBURG PA		19.38
08/13	2422638KKAFPK571	WM SUPERCENTER HARRISBURG E PA		26.92
08/13	2439900K5D4P1GZA	KMART 00074708 HUMMELSTOWN PA		64.34
08/13	2476187KK7ZQJ9MYK	HERSHEY HIGH MEADOW CA 7175348985 PA		21.00
08/13	2476187KK7ZQJ9MYW	HERSHEY HIGH MEADOW CA 7175348985 PA		55.00
08/14	2416407KLEG0LP53H	0351 SHEETZ 00003517 HUMMELSTOWN PA		17.32
08/14	2439900K1LSD4P1JAN	KMART 00074708 HUMMELSTOWN PA		19.05
08/14	2445501K1L6LT7V4BX	WEIS MARKETS #67 SH HUMMELSTOWN PA		19.13
08/14	2476187KL800FBJPF	HERSHEY PARK RETAIL HERSHEY PA		16.95
08/16	2422638KKNAFSAGATL	WM SUPERCENTER CLEARFIELD PA		102.60
08/16	2444500KNS39274D	TRACTOR-SUPPLY-CO #0685 CL FARFIELD PA		100.15

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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
08/17	2416407KNEG0WPGA1	D146 SHEETZ 00001461 BROCKWAY PA		27.52	
08/19	2432301KT78288794	QUIZNOS 4809 CHICAGO IL		17.87	
08/19	2445501KR6RF1M957	PANERA BREAD #3379 BROADVIEW OHIO		5.59	
08/19	2445501KT5TEJBWD1	SUNOCO BROADVIEW OHIO		35.01	
08/19	2461043KT03V3MF6E	PETERSON CITGO CHICAGO IL		15.72	
08/20	2422638KVAZIAN16	WM SUPERCENTER SOUTH HAVEN MI		25.66	
08/21	2415838KV56NR1L7F	LANDSHARKS SAUGATUCK MI		21.20	
08/21	2422638KSAFY4Z3P	WM SUPERCENTER SOUTH HAVEN MI		71.74	
08/22	2441800KWBVWZBV38	APCOA CLEVELAND HOPKINS A CLEVELAND OH		35.00	
08/22	2444500KKS834D1DX	MOTEL 6 AUSTINTOWN OH		62.14	
08/24	2416407KXE1JH9XG	0149 SHEETZ 00001495 DUBOIS PA		25.36	
08/24	2441800KY6XNPKB2S	FYE DUBOIS 1809 DUBOIS PA		24.37	
08/26	2429916KZ57E28765	JCPENNEY STORE 0182 CLEARFIELD PA		18.00	
08/26	2430153L0F95AYGPW	TERMINIX INTL 2337 814-9431668 PA		205.70	
08/26	2443565L0030HA175	WINE & SPIRITS #1705 CLEARFIELD PA		10.59	
08/28	2416407L2EG1WVBS9	0148 SHEETZ 00001487 DUBOIS PA		17.92	
08/28	2416407L2EG1WV798	0148 SHEETZ 00001487 DUBOIS PA		10.64	
08/28	2426657L2VVGVS0N8	F B S BOOKS CHAGRIN FALLS OH		9.71	
08/29	2439900L3SMZMLM6E	BIG LOTS #017500017616 DUBOIS PA		15.88	
08/29	2441800L372DAE2T2	GAP OUTLET #7782 GROVE CITY PA		19.98	
08/29	2460794L28B2YB50V	SHOE & UNIFORM PLACE NORTH CANTON OH		14.99	
08/29	2461043L2231XV982	DANSKIN #63 GROVE CITY PA		23.80	
08/29	2479262L36ENH1VP4	RUBY TUESDAY #4462 DUBOIS PA		28.85	
08/30	2429916L357EBHDKR	JCPENNEY STORE 1489 DUBOIS PA		6.35	
08/30	2429916L357EBH8SO	JCPENNEY STORE 0182 CLEARFIELD PA		24.99	
08/30	2429900L45MZNK46N	BIG LOTS #017200017251 CLEARFIELD PA		19.77	
08/30	2443565L4030M50LR	WINE & SPIRITS #1705 CLEARFIELD PA		15.88	
08/30	2445501L372NEZXZT	SANDY TWP SHOP N SA DUBOIS PA		59.61	
08/30	2445501L372P7GSE9	GOODMAN'S IGA CURWENSVILLE PA		18.58	
08/31	2416407L4EG26BTN	0148 SHEETZ 00001487 DUBOIS PA		25.85	
08/31	2416407L4EG26T703	0248 SHEETZ 00002485 GIRARD OH		9.24	
08/28		LATE FEE		35.00	
09/01		*FINANCE CHARGE*		44.10	

IF YOU'VE SIMPLY OVERLOOKED YOUR PAYMENT,
PLEASE SEND IT NOW.

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	PERIODIC RATE(S) AND APR(S) MAY VARY			
			Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03603%	13.15%	\$4,079.85	\$44.10	-	\$44.10
Cash advances	.05614%	20.49%	-	-	-	\$0.00

Total finance charges \$44.10

Effective Annual Percentage Rate (APR): 13.15%

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.

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5630 0000 USD 800 7 1 040901

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5556 7000 BD3868 01HE5630

Statement for account number: 4147 2070 0411 7203

BANK ONE.

New Balance Payment Due Date Past Due Amount Minimum Payment

\$1,711.50 10/26/04 \$0.00 \$34.00

Amount Enclosed \$ Make your check payable to Bank One

New address or e-mail? Print on back

414720700411720300003400001711503

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

15000 160 281374700411720340

15000 160 281374700411720340

Statement Date: 09/02/04 - 10/01/04 CUSTOMER SERVICE
Payment Due Date: 10/26/04 In U.S. 1-800-792-0001
Minimum Payment Due: \$34.00 Espanol 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200**VISA ACCOUNT SUMMARY**

Previous Balance	\$5,068.43	Total Credit Line	\$14,000
Payments, Credits	-\$5,070.92	Available Credit	\$12,287
Purchases, Cash, Debits	+\$1,695.83	Cash Access Line	\$2,800
Finance Charges	+\$18.16	Available for Cash	\$2,800
New Balance	\$1,711.50		

ACCOUNT INQUIRIES
P.O. Box 6550
Wilmington, DE 19889-6550

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

VISIT US AT:
www.cardmemberservices.com**SOUTHWEST AIRLINES SIGNATURE REWARDS SUMMARY**

Reward Dollars earned from SWA purchases	\$653
Reward Dollars earned from other purchases	\$1,367
Total Reward Dollars earned this statement	\$2,020
Reward Dollars earned from previous statement	\$1,052
Total Reward Dollars available	\$3,082
Reward Dollars transferred to credits	\$2,400
Rapid Rewards credits transferred	2

For more information on the
Southwest Airlines Rapid Rewards
program, log on to
www.southwest.com
or call 1-800-445-5764.

Southwest will automatically issue
a Roundtrip Award for every
16 credits you receive in a
twelve-month period.

Every time you make a purchase with your
Southwest Airlines Visa Signature card,
you will earn Reward Dollars.
For every 1,200 Reward Dollars you earn,
you will receive 1 Rapid Rewards credit.
Earned Rapid Rewards credits will be transferred
within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
09/01	2444500L6SEWN0D2J	CEDAR POINT FOOD OPER #4 SANDUSKY OH	21.09
09/02	2403621L74ASAP7FH 09/02/04 1 AA Y 2 AA Y	AMERICAN AIR0012104671894 TICKET MAILED TX CHICAGO BUFFALO BUFFALO CHICAGO	5.00
09/02	2479262L7J5FRN2YV 10/07/04 1 WN H 2 WN H	SOUTHWESTAIR5262718236891 DALLAS TX CLEVELAND CHICAGO CHICAGO CLEVELAND	138.70
09/02	2479262L7J5FRN2Z3 11/1/04 1 WN K 2 WN K	SOUTHWESTAIR5262718237053 DALLAS TX CLEVELAND CHICAGO CHICAGO CLEVELAND	5.00
09/03	2432301L8EPPFARZNO	UNI-MART #04009 (OUTSI CURWENSVILLE PA	19.59
09/03	2469215L700J6ZP2T	WWW'EARTH-LINK.NET 800-719-4650 GA	21.85
09/04	7450001L8BZ5P8RPA - 09/04	MOVENPICK MARCHE BCE 211 TORONTO CD CA DOLLAR 32.41X0.77506942 (EXCHANGE RATE)+ 0.50(EXCHANGE RATE ADJ)	25.62
09/04	7453738LBSRS4Q1AN - 09/04	OLD NAVY 5464 TORONTO CD CA DOLLAR 29.21X0.78534748 (EXCHANGE RATE)+ 0.46(EXCHANGE RATE ADJ)	23.40
09/04	7453738LBSRS4OSKM - 09/04	GAP 8841 TORONTO CD CA DOLLAR 21.39X0.78541374 (EXCHANGE RATE)+ 0.34(EXCHANGE RATE ADJ)	17.14
09/06	2416405LB3018XWAZ	EXXONMOBIL34 01219229 HAMBURG NY	27.57
09/06	2416407LAEG2SXV7Z	0148 SHEETZ 00001487 DUBOIS PA	11.89
09/06	2445501LB7A70MQBV	SUNOCO MANTUA OH	21.50
09/07	2445501LB7A5MHZPV	GOODMAN'S IGA CURWENSVILLE PA	11.66

This Statement is a Facsimile - Not an Original

Statement Date: 09/02/04 - 10/01/04
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
09/07	2479262LQJ5FWSPTB	SOUTHWESTAIR5262718851778 DALLAS TX		182.70
11/24/04 1 WN Y		CLEVELAND CHICAGO		
2 WN Y		CHICAGO CLEVELAND		
09/08	2432301LDEPFFHBM2	UNI-MART #04009 (OUTSI CURWENSVILLE PA		15.09
		0096 SHEETZ 00000968 RIDGWAY PA		11.55
09/10	2416407LEEG34D484	PAUL STARR TRAILER SALES BROCKWAY PA		265.21
09/11	2416407LGEG37TS8N	0127 SHEETZ 00001271 CARROLLTOWN PA		18.44
09/11	2416407LGEG39F6RW	0127 SHEETZ 00001271 CARROLLTOWN PA		8.94
09/12	7451020LGPQ830XYA	DRECHSEL CONSULTANTS ACTON CD		27.51
	09/12	CA DOLLAR		
		34.50X0.78173913 (EXCHANGE RATE)+ 0.54(EXCHANGE RATE ADJ)		
09/17	2415813LP2YX7PS0B	CICI'SPIZZA#553 STREETSBORO OH		11.48
09/17	2416407LMEG3TCHYH	0148 SHEETZ 00001487 DUBOIS PA		18.27
09/17	2416407LMEG3TQRP0	0148 SHEETZ 00001487 DUBOIS PA		23.59
09/17	2422638LMSAGNRZG	WALMART STREETSBORO OH		37.36
09/17	2432684LN514Z4FX8	JELLYSTONE PARK MANTUA OH		50.00
09/17	2444500LPSSSE43P2	GIANT-EAGLE #0215 SU8 SHEETSBORO OH		48.04
09/17	2444500LPSSSE43TM	GIANT-EAGLE #0215 SU8 SHEETSBORO OH		14.25
09/17	7444500LPSSSE43W4	GIANT-EAGLE #0215 SU8 SHEETSBORO OH		2.49
09/17	2444500LMGFRAN5WY	SUNOCO BROADVIEW OH		19.52
09/18	2422638LP9AHVZ0S	WALMART STREETSBORO OH		49.07
09/18	2444500LPSW3BHM0E	GEALUGA LAKE AURORA OH		12.67
09/18	7414720LR5H1F48DJ	PAYMENT - THANK YOU		5.068.43
09/18	2416407LPEG4DF5H0	0266 SHEETZ 00002667 STREETSBORO OH		14.84
09/19	2416407LPEG41GXVB	0148 SHEETZ 00001487 DUBOIS PA		23.94
09/19	2427530LRJSRZK2A2	BASS SHOE OUTLET 231 AURORA OH		192.73
09/19	2461043LP231RLNOJ	HARRY & DAVID #533 AURORA OH		17.33
09/23	2416407LVEG4BKJFS	0252 SHEETZ 00002527 CLEARFIELD PA		18.96
09/23	2445501LW3FRATRZA	SUNOCO BROADVIEW OH		16.84
09/24	2422638LXAFY2GD74	WM SUPERCENTER BARABOO WI		61.62
09/24	2449279LWBWJX6V6LA	JEWEL-OSCO 3407 S31 CHICAGO IL		20.83
09/25	2422638LYAFZYTBYD	WM SUPERCENTER BARABOO WI		91.29
09/26	2416407LZPBQ3XDHK	AMOCO OIL 08212920 BARABOO WI		18.22
09/27	2416407LZEG4PDLS7	0065 SHEETZ 00000651 BROOKVILLE PA		15.43
09/27	2441800M07XBNASTQ	APCOA CLEVELAND HOPKINS A CLEVELAND OH		35.00
10/01		*FINANCE CHARGE*		18.16

FINANCE CHARGES

Category	PERIODIC RATE(S) AND APR(S) MAY VARY					
	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03672%	13.40%	\$1,648.20	\$18.16	-	\$18.16
Cash advances	.05683%	20.74%				\$0.00

Total finance charges

\$18.16

Effective Annual Percentage Rate (APR): 13.40%

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.

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5630 0000 USD 800 7 1 041001

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5556 7000 BD1868 01HE5630

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$343.73	11/27/04	\$0.00	\$10.00

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

414720700411720300001000000343736

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

11662 BEX 230704
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

150001602810 37470041172039



Statement Date: 10/02/04 - 11/02/04 CUSTOMER SERVICE
Payment Due Date: 11/27/04 In U.S. 1-800-792-0001
Available Credit \$14,000 Espanol 1-888-446-3308
Purchases, Cash, Debits \$13,656 TDD 1-800-955-8060
Finance Charges +\$25.46 Outside U.S. call collect
New Balance \$343.73 1-302-594-8200

Minimum Payment Due for Credit Access Line
Total Minimum Payment Due

VISA ACCOUNT SUMMARY

Previous Balance	\$1,711.50	Credit Access Line	\$14,000	PAYMENT ADDRESS
Payment, Credits	-\$2,711.50	Available Credit	\$13,656	P.O. Box 15153
Purchases, Cash, Debits	+\$1,318.27	Cash Access Line	\$2,800	Wilmington, DE 19886-5153
Finance Charges	+\$25.46	Available for Cash	\$2,800	
New Balance	\$343.73			VISIT US AT: www.cardmemberservices.com

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$682.00	For more information on Southwest Airlines
Reward dollars earned from SWA purchases	\$214.00	Rapid Rewards program, log on to
Reward dollars earned from purchases	\$1,177.00	www.southwest.com or call 1-800-445-5764
Total reward dollars	\$2,073.00	Southwest will automatically issue a Roundtrip
Total rewards transferred to flight credits	\$1,200.00	Award for every 16 credits you earn in a
Remaining rewards balance	\$873.00	twelve-month period.
Flight credits transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
10/01	24164074275498386705074	0033 SHEETZ 00000331 ALTOONA PA	\$30.78	
10/02	24454004277934645382681	CLAIRES BOUTIQUES 5266 ALTOONA PA	12.72	
10/04	24164074278498396846857	0252 SHEETZ 00002527 CLEARFIELD PA	29.22	
10/04	2469216427800057087971	WWW.EARTHLINK.NET 800-719-4660 GA	21.95	
10/05	24164074279498398123528	0252 SHEETZ 00002527 CLEARFIELD PA	10.25	
10/07	24164074281498404198415	0252 SHEETZ 00002527 CLEARFIELD PA	14.40	
10/07	24403694282800428238821	COLLINS RAINBOW CAR WASH CLEARFIELD PA	7.00	
10/10	24164074285398851824350	BP OIL 27017441 CLARION PA	35.02	
10/10	24418004285285137534005	APCOA CLEVELAND HOPKINS A CLEVELAND OH	27.00	
10/11	24164074285498419100556	0073 SHEETZ 00000737 CLEARFIELD PA	17.06	
10/13	24164074287498423155271	0252 SHEETZ 00002527 CLEARFIELD PA	10.63	
10/14	24226384299360320890953	WM SUPERCENTER CLEARFIELD PA	17.74	
10/15	24164074289498431542914	0066 SHEETZ 00000661 BROOKVILLE PA	7.02	
10/15	24164074289498431548192	0068 SHEETZ 00000661 BROOKVILLE PA	17.77	
10/15	24470904289900018700010	BYERLY TIRE & APPLIANCE BROOKVILLE PA	90.43	
10/17	24455014291120002126527	SUNOCO MANTUA OH	20.99	
10/18	24164074292498441267507	0287 SHEETZ 00002873 STATE COLLEGE PA	32.81	
10/18	24226384292360432136456	WM SUPERCENTER CLEARFIELD PA	24.02	
10/18	24254774293449393000177	RIDER AUTO. INC STATE COLLEGE PA	59.84	
10/19	24226384294360472425908	WM SUPERCENTER CLEARFIELD PA	31.72	
10/20	24246514295206299700162	CLEARFIELD TRUE VALUE CLEARFIELD PA	14.28	
10/21	24164074295498448517067	0252 SHEETZ 00002527 CLEARFIELD PA	24.49	
10/21	24226384295360521275451	WM SUPERCENTER CLEARFIELD PA	31.84	
10/21	24403694286900429631135	COLLINS RAINBOW CAR WASH CLEARFIELD PA	6.00	
10/22	24164074296498452270743	0096 SHEETZ 00000968 RIDGWAY PA	11.16	
10/22	24164074296091008467762	TARGET 00010140 CHEKTOWAGA NY	39.05	
10/22	24226384286360542982605	WM SUPERCENTER SPRINGVILLE NY	21.13	
10/22	24387754297004013608343	MICHAELS #3882 CHEKTOWAGA NY	14.46	
10/24	24164074298498461236717	0096 SHEETZ 00000968 RIDGWAY PA	31.46	

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X 0000001 FIS3335 000 N Z 01 04/11/02 Page 1 of 4 01868 MB MB 11862 3071000003001186201

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.

Creditinq & 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 mailed 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 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 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 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 Charge: We figure Periodic Finance Charge by applying the applicable Daily Periodic Rate shown on the front of this statement to the daily balance for each feature of your Account, such as Purchases, Cash Advances, Balance Transfers, Convenience Checks, Promotional Balances, or Overdraft Advances as applicable. For each day in the 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 start 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 after 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 your daily balance by the Daily Periodic Rate to get your Periodic Finance Charge for that day. We add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day.

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 billing cycle 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 billing cycle.

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 charged 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 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 accepted by the payee). They continue to be added until 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 Discrepancies 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.)

Statement Date: 10/02/04 - 11/02/04
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Amount	
				Credit	Debit
10/24	24275304299847185020965	BASS SHOE 185 NIAGARA FALLS NY		47.59	
10/27		LATE CHARGE		35.00	
10/27	24164074301498467814082	0187 SHEETZ 00001875 ALTOONA PA		20.42	
10/27	24226384301360693171365	WM SUPERCENTER SHIPPENSBURG PA		13.67	
10/22	24124794301008016301309	THUNDER FALLS BUFFET NIAGARA FALLS NY		14.98	
10/28	24164074302498471095398	0252 SHEETZ 00002527 CLEARFIELD PA		28.24	
10/27	24792624302524442204948	SOUTHWESTAIR5262726789059 DALLAS TX		106.70	
	1 V	CLE MDW			
	2 V	MDW CLE			
10/29	24226384303360764207195	WM SUPERCENTER CLEARFIELD PA		56.10	
10/28	24403694303900430331809	COLLINS RAINBOW CAR WASH CLEARFIELD PA		6.00	
10/29	24226384303360756682892	WM SUPERCENTER CLEARFIELD PA		33.01	
10/29	24226384303360753980372	WM SUPERCENTER CLEARFIELD PA		58.20	
11/02	130730742027733607716	Payment Thank You Wilmington DE		1,000.00	
11/02	13073074202774336607722	Payment Thank You Wilmington DE		1,711.50	
11/01	2416407430649848410364	0252 SHEETZ 00002527 CLEARFIELD PA		18.46	
10/29	24164074303498475380017	0073 SHEETZ 00000737 CLEARFIELD PA		10.01	
10/31	24226384305360836090247	WM SUPERCENTER CLEARFIELD PA		146.43	
10/30	24445004305956482115896	CVS PHARMACY #1685 Q03 CLEARFIELD PA		11.22	

FINANCE CHARGES

Category	PERIODIC RATE(S) AND APR(S) MAY VARY					
	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.03672%	13.40%	\$2,166.44	\$25.46	\$0.00	\$25.46
Cash advances	.05683%	20.74%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$25.46

Effective Annual Percentage Rate (APR): 13.40%

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

Please note, going forward, your rewards subtotals will not appear on your rewards summary.

Did you know you have access to a Free Year End Summary?
 Just login online at cardmemberservices.com by 12/31/04 and
 a copy will be automatically available online by 2/1/05!
 It's that simple!

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.

Credit of 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 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, 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 28 by 10:00 p.m. Eastern time at our post office box, we will credit your account on the next day. If your payment is not made available to us on any day except December 28 by 10:00 p.m. Eastern time at our post office box, we will credit your account on the next day. If your payment is not made available to us after 10:00 p.m. local time at our post office box, we will credit your account on 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 displayed 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 checks (payment checks, at first presentation 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 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 19850-5299, as soon as possible. We need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15260 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.

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 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. purchases, balance transfers, cash advances, convenience checks, promotional balances or overall advances). If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding periodic rate will be shown on your Cardmember Agreement, and will be subject to a change in Finance Charges in any billing cycle in which you incur 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 debts (including fees, unpaid 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 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 is applied to a balance, multiply the daily balance by the daily periodic rate to get the 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 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 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 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. 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 start of the transaction date to 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 overall draft advances.

In Case of Errors or Discrepancies 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 15260 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 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 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 the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA101304

Statement Date: 11/03/04 - 12/01/04
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Amount	
				Credit	Debit
11/21	2422638432636047216998	WM SUPERCENTER CLEARFIELD PA		15.85	
11/23	24164074328498555236163	0252 SHEETZ 00002527 CLEARFIELD PA		9.72	
11/23	24164074326835070972261	PIZZA HUT #01473045460 CLEARFIELD PA		8.98	
11/23	24401404328001354297073	USPS 4125460830 CLEARFIELD PA		16.10	
11/24	13293294201027336600265	Payment Thank You Wilmington DE	200.00		
11/24	24164074329498558716194	0252 SHEETZ 00002527 CLEARFIELD PA		11.42	
11/24	24455014330120001921392	SUNOCO BROADVIEW OH		25.01	
11/26	24138294332516000387900	ELECTS BOUTIQUE #357 SKOKIE IL		52.17	
11/26	24610434332004052116872	APPLE STORE #R089 SKOKIE IL		345.83	
11/27	24226384332320691883281	WAL MART NILES IL		157.19	
11/27	24226384332320691883299	WAL MART NILES IL		16.35	
11/26	24184074332743362242472	RADIO SHACK 00163761 CHICAGO IL		43.49	
11/26	24399004332295334045545	BEST BUY 00003343 SKOKIE IL		97.83	
11/27	7461043433004068187473	APPLE STORE #R089 SKOKIE IL	345.83		
11/27	24399004333295334061996	BEST BUY 00003343 SKOKIE IL		391.49	
11/27	24761974333276344010177	PAPER SOURCE OAK PARK IL		66.56	
11/28	24164074333498574784477	0148 SHEETZ 00001487 DUBOIS PA		14.73	
11/27	2413829433516000574314	EB GAMES #2803 CHICAGO IL		52.18	
11/28	24455014334120001758410	SUNOCO BROADVIEW OH		4.78	
11/28	24418004334334189420407	APCOA CLEVELAND HOPKINS A CLEVELAND OH		36.00	

FINANCE CHARGES

Category	PERIODIC RATE(S) AND APR(S) MAY VARY					
	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.03740%	13.65%	\$265.49	\$2.88	\$0.00	\$2.88
Cash advances	.05751%	20.99%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$2.88

Effective Annual Percentage Rate (APR): 13.65%

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!

Please note, going forward, your rewards subtotals will not appear on your rewards summary.

Did you know you have access to a Free Year End Summary?
 Just login online at cardmemberservices.com by 1/31/05
 and a copy will be automatically available online by 3/1/05
 It's that simple!

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$11,716.45	01/27/05	\$0.00	\$234.00

BANK ONE.

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

414720700411720300023400011716453

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

11438 BX Z 205
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

15000 1602810 3747004 1172039



Statement Date: 12/02/04 - 01/02/05 Payment Due Date: 01/27/05 **CUSTOMER SERVICE**
In U.S. 1-800-792-0001
Espanol 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line
Total Minimum Payment Due

\$234.00
\$234.00 **ACCOUNT INQUIRIES**
P.O. Box 15298
Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$2,258.19	Credit Access Line	\$14,000
Payment, Credits	-\$45.00	Available Credit	\$2,283
Purchases, Cash, Debits	+\$9,342.68	Cash Access Line	\$2,800
Finance Charges	+\$160.53	Available for Cash	\$2,283
New Balance	\$11,716.45		

PAYMENT ADDRESS

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

VISIT US AT:

www.cardmemberservices.com

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$701.00	For more information on Southwest Airlines
Reward dollars earned from SWA purchases	\$794.00	Rapid Rewards program, log on to
Reward dollars earned from purchases	\$2,446.00	www.southwest.com or call 1-800-445-5764
Total reward dollars	\$3,941.00	Southwest will automatically issue a Roundtrip
Total rewards transferred to flight credits	\$3,600.00	Award for every 16 credits you earn in a
Remaining rewards balance	\$341.00	twelve-month period.
Flight credits transferred	3	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
12/01	24226384336320833661278	WAL MART DU BOIS PA				\$35.89
12/01	24418004336337017110007	RESTORATION HARDWARE #940 800-7621005 TN				24.38
12/01	24455014336140007009848	WAL-MART STORES, IN CLEARFIELD PA				17.80
12/01	24164074336498581280250	0252 SHEETZ 00002527 CLEARFIELD PA				16.85
12/02	24455014337720010786655	MCDONALD'S F3050 CLEARFIELD PA				6.66
12/03	24455014338720011417620	MCDONALD'S F3050 CLEARFIELD PA				6.67
12/03	24164074339288115476475	WALDENBOOKS 01011543 DU BOIS PA				23.80
12/03	24445004340003203966666	WENDY'S #129 Q25 DUBOIS PA				4.52
12/03	2469216433800078332058	WWW*EARTHLINK.NET 800-719-4660 GA				21.95
12/03	24323034339122258016545	SWIGART PHOTO INC. DUBOIS PA				8.86
12/04	24455014340140098690236	WAL-MART STORES, IN CLEARFIELD PA				159.99
12/04	24164074340498593624937	0252 SHEETZ 00002527 CLEARFIELD PA				27.93
12/05	24455014340140098693198	WAL-MART STORES, IN CLEARFIELD PA				9.40
12/05	24445004341004982926979	CVS PHARMACY #1685 Q03 CLEARFIELD PA				11.31
12/05	24455014341140007376109	WAL-MART STORES, IN CLEARFIELD PA				5.69
12/05	24226384341360994994335	WM SUPERCENTER CLEARFIELD PA				26.28
12/05	24445004341004982926996	CVS PHARMACY #1685 Q03 CLEARFIELD PA				13.98
12/06	24418004341341265945505	VESTA *AT&T PREPAID 800-2247679 OR				94.56
12/07	24226384342360058232521	WM SUPERCENTER CLEARFIELD PA				95.52
12/06	24301534342525341010012	TERMINIX INTL 2337 814-9431668 PA				95.40
12/08	2416407434398606583655	0073 SHEETZ 00000727 CLEARFIELD PA				29.50
12/08	34266883455000135196338	42387 CHECK TO ERIC V SMITH				2,000.00
12/10	34266883455000135196338	TRANSACTION FINANCE CHARGE				50.00
12/09	2449398434520629902945	NEPTUNE NETWORKS INC 3106456800 CA				5.13

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X 0000001 FIS3335 000 N 2 01 0501/02 Page 1 of 4 01868 NAMA 11435 0021000003001143601

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 to your account number drawn on or payable through a U.S. financial institution or to a 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 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 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 authorized telephone number, Customer Service address, or via web shall 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.

Cheats 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 same account. Checks will be collected electronically by sending the check amount along with the check, routing and account number to the bank. Your bank account must be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be retained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us or less than full payment due that is marked "paid in full" or contains a similar reference that you or another tender in full collection of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We receive all our rights regarding such payments if: (a) 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; (b) we refuse to accept any such payment by returning it to you, not cashing it or destroying it; (c) 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 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. purchases, balance transfers, cash advances, convenience checks, promotional balances or overdraft advances). 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 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 debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the time 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 day 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 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 if a periodic finance charge was already applied to purchases listed on your previous statement. If you paid off your New Balance on your previous statement in full by the payment due date, then:

To get your total periodic finance charge for a billing cycle with a daily periodic rate(s) apply, we add all the daily periodic finance charges for all features. To determine the average daily balance, 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 charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for each 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 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 of 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 in 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 responsible for any amount of your bill that is not in question. While we investigate your question, we cannot report your account 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 (either to 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 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.)

MA101504

Statement Date: 12/02/04 - 01/02/05
 Account Number: 4147 2070 0411 7203
 Page 2 of 4

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
12/09	24455014345120001745448	SUNOCO BROADVIEW HE OH		21.59	
12/11	24445004347010299846382	CVS PHARMACY #3690 Q03 CHICAGO IL		22.20	
12/12	24164074347498819885937	0248 SHEETZ 00002485 GIRARD OH		6.49	
12/11	24455014347710009063667	BOSTON MARKET #2520 CHICAGO IL		20.50	
12/11	2439900434729522067891	BEST BUY 00003236 CHICAGO IL		47.82	
12/12	24418004348348284617406	APCOA CLEVELAND HOPKINS A CLEVELAND OH		27.00	
12/15	24403694351900435100358	NAEGELINS BAKERY NEW BRAUNFELS TX		69.93	
12/16	24455014351140008825283	WAL-MART STORES, INC CLEARFIELD PA		180.84	
12/16	24164074351683351770214	AMOCO OIL 05871975 WOODLAND PA		47.97	
12/17	2439900435313800098246	RED LOBSTER US0007369 DU BOIS PA		100.00	
12/16	24323014352506351010013	UNI-MART #04009 (OUTSI CURWENSVILLE PA		31.32	
12/17	24455014352140007208514	WAL-MART STORES, INC DU BOIS PA		43.65	
12/17	24455014352720012581359	MCDONALD'S F3050 CLEARFIELD PA		6.56	
12/17	24418004353353077220006	OLD NAVY #3477 DU BOIS PA		100.00	
12/19	24164074354091008392514	TARGET 00011601 ALTOONA PA		283.42	
12/19	24455014354140009006039	WAL-MART STORES, INC ALTOONA PA		6.21	
12/19	2416407435498641851881	0187 SHEETZ 00001675 ALTOONA PA		19.15	
12/19	24455014354720010817282	MCDONALD'S F13552 ALTOONA PA		15.75	
12/20	24610434355004187297284	WALMART.COM *INTERNET O 800-966-6546 AR		33.39	
12/19	24164074355288092714194	WALDENBOOKS 01009273 ALTOONA PA		16.91	
12/17	34266883565000510929801	42551 CHECK TO ERIN SMITH		4.5000	
12/21	34266883565000510929801	TRANSACTION FINANCE CHARGE		50.00	
12/21	24455014356140010204191	WAL-MART STORES, INC CLEARFIELD PA		29.25	
12/23	241640743584986656905073	0252 SHEETZ 00002527 CLEARFIELD PA		29.83	
12/23	24455014358140010599697	WAL-MART STORES, INC CLEARFIELD PA		12.75	
12/24	24455014359140012881654	WAL-MART STORES, INC CLEARFIELD PA		5.17	
12/24	24792624360624507920312	SOUTHWESTAIRS262734818750 DALLAS TX		96.70	
12/24	24792624360624507920320	SOUTHWESTAIRS262734818879 DALLAS TX		106.70	
12/24	24792624360624507920338	SOUTHWESTAIRS262734818851 DALLAS TX		96.70	
12/24	24792624360624507920346	SOUTHWESTAIRS262734818791 DALLAS TX		96.70	
12/24	24226384359360784237936	WM SUPERCENTER CLEARFIELD PA		103.03	
12/25	13613602900000088629805	Payment Thank You Wilmington DE	45.00		
12/25	2416407436149866253328	0252 SHEETZ 00002527 CLEARFIELD PA		7.17	
12/25	24455014361120001383769	SUNOCO MANTUA OH		14.11	
12/26	24164074361091007856452	TARGET 00007922 PARMA OH		56.38	
12/26	24108384361207099000575	BUILD A BEAR WKSHP #129 STRONGSVILLE OH		23.76	
12/26	24387754362004034261965	KAUFMANNS/FILENES #151 PARMA OH		31.09	
12/26	24387754362004034261957	KAUFMANNS/FILENES #151 PARMA OH		30.23	
12/22	241640743637433606625523	RADIO SHACK 00143719 CLEARFIELD PA		51.49	
12/28	24399004364473410012009	CHILIS 1200 73012007 SANDUSKY OH		27.96	
12/28	24418004364364095738207	APCOA CLEVELAND HOPKINS A CLEVELAND OH		3.00	
12/30	24246514365957171024437	GREAT BEAR LODGE SANDUSKY OH		50.17	
12/29	24323014365250191019257	RYAN'S OF MI CITY #439 MICHIGAN CITY IN		25.86	
12/30	24246514366207799000404	MAKING HISTORY CHICAGO CHICAGO IL		27.80	
12/30	24761974366507241014650	CHARLIES ALE HOUSE CHICAGO IL		46.44	
12/31	24323025001121222011280	MUSEUM OF SCNC /IND CHICAGO IL		27.62	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
	32 days in cycle					
Purchases	.03809%	13.90%	\$3,814.97	\$46.50	\$0.00	\$46.50
Cash advances	.05820%	21.24%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	.03809%	13.90%	\$0.00	\$0.00	\$100.00	\$100.00
Promotions	.01094%	3.99%	\$1,627.22	\$5.70	\$0.00	\$5.70
Promotions	.01094%	3.99%	\$2,392.68	\$8.38	\$0.00	\$8.38

Total finance charges

\$160.58

Effective Annual Percentage Rate (APR): 18.68%

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

Last chance to ensure you receive a Free Year End Summary?
 Just login online at cardmemberservices.com by 2/15/05 and
 a copy will be automatically available online by 3/15/05!
 It's that simple! Don't Delay!

Pay your taxes the fast and easy way. Just use your
 card to pay for federal and state personal income taxes
 from 2/1/05 through 4/30/05. Visit
www.officialpayments.com/bankone.jsp or
 call 1-800-2PAY-TAX for details.

This Statement is a Facsimile - Not an original

Statement for account number: 4147 2070 0411 7203

BANK ONE.

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

Make your check payable to Bank One.
New address or e-mail? Print on back.

414720700411720300024300012157453

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

09103 BEX Z 03205
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16681-9631

1500016028 37470041172039



Statement Date: 01/03/05 - 02/01/05 **CUSTOMER SERVICE**
Payment Due Date: 02/26/05 In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

**Minimum Payment Due for Credit Access Line
Total Minimum Payment Due**

\$243.00 **ACCOUNT INQUIRIES**
\$243.00 P.O. Box 15298
Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

PAYMENT ADDRESS

Previous Balance	\$11,716.45	Credit Access Line
Payment, Credits	-\$1,042.39	Available Credit
Purchases, Cash, Debits	+\$1,395.75	Cash Access Line
Finance Charges	+\$87.64	Available for Cash
New Balance	\$12,157.45	

P.O. Box 15153
Wilmington, DE 19886-5153
VISIT US AT:
www.cardmemberservices.com

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$341.00	Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from purchases	\$1,354.00	
Total reward dollars	\$1,695.00	
Total rewards transferred to flight credits	\$1,200.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twelve-month period.
Remaining rewards balance	\$495.00	
Flight credits transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans	Reference Number	Merchant Name or Transaction Description	Credit	Amount
Date				Debit
01/02	24455015003050001013325	05112 FLYING J RETAIL HUBBARD OH		\$15.30
01/03	2469216500300042974122	WWW.EARTHLINK.NET 800-719-4660 GA		21.95
01/02	24418030030312807807	APCOA CLEVELAND HOPKINS A CLEVELAND OH		54.00
01/02	24455015003050001024389	06112 FLYING J REST HUBBARD OH		16.07
01/03	24455015004140005773997	WAL-MART STORES, IN CLEARFIELD PA		7.55
01/02	24323005005138019000100	SUPERDAWG CHICAGO IL		13.76
01/08	24323015009506007020071	UNI-MART #04009 (OUTSI CURWENSVILLE PA		31.79
01/09	24164075009498704582146	0146 SHEETZ 00001461 BROCKWAY PA		26.85
01/09	74164075010743250851161	RADIO SHACK 00141432 DU BOIS PA	42.39	
01/10	2432303501122031010015	RICHARD R. LINES, DMD 814-236-3390 PA		169.00
01/12	24164075012498712107313	0252 SHEETZ 00002527 CLEARFIELD PA		21.20
01/14	24492795014409002077631	JEWEL-OSCO 3407 S31 CHICAGO IL		32.44
01/14	24164075015355400616756	STARBUCKS 00023101 CHICAGO IL		10.82
01/15	24610435016004109787410	PETERSON CITGO CHICAGO IL		16.91
01/15	2445501501671016886016	QUIZNO'S #2391 CHICAGO IL		8.26
01/15	24164075016494517411527	BORDERS BOOKS 01005172 CHICAGO IL		22.58
01/16	24418005017017121458509	APCOA CLEVELAND HOPKINS A CLEVELAND OH		27.00
01/16	24388945017670385863971	PEGASUS ON THE FLY CHICAGO IL		7.65
01/16	24323015017249225012949	HUDSON NEWS CM CHICAGO IL		3.50
01/15	10180154200835336508354	Payment Thank You Wilmington DE	1,000.00	
01/16	24455015017120001537401	SUNOCO BROADVIEW HE OH		28.75
01/18	24226385018350490174415	WM SUPERCENTER CLEARFIELD PA		76.15
01/18	24164075018498730768845	0064 SHEETZ 00000646 PHILIPSBURG PA		27.31
01/21	24164075021498739595002	0287 SHEETZ 00002873 STATE COLLEGE PA		23.88
01/21	24254775023449393000072	RIDER AUTO. INC STATE COLLEGE PA		385.31

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.

Credit of Payments: Payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments 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 straight to us on any day except the due date, 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 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, 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 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 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 you 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 19850-5949. We receive 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 credit 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 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. purchases, balance transfers, cash advances, convenience checks, promotional balances or overdraft advances). If you will be charged a periodic rate for a transaction, the amount of the charge and the reason for the charge will be 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 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 debts (including fees, unpaid 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 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 on the date of the billing cycle, or given us the day's daily balance. A credit balance is treated as a balance of zero for a daily period 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 if a periodic finance charge was already billed 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 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 rate(s) apply, multiply the average daily balances 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 if the check is accepted by the payee). They accumulate to be added until the day we receive your 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-limit 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 15269, Wilmington, DE 19850-0269 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
* Describe the error and explain the suspected error
* Describe the error and explain 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 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 make the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA101304

Statement Date: 01/03/05 - 02/01/05
 Account Number: 4147 2070 0411 7203
 Page 2 of 4

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Amount	
				Credit	Debit
01/27	24164075027498754954633	0252 SHEETZ	00002527 CLEARFIELD PA	33.28	
01/27	24275395027400002650029	JOHN GLENN SANITA00 OF 00 814-3424166 PA		222.00	
01/27	24445005026050748860777	HMSHOST-CLE-AIRPT #0671	CLEVELAND OH	30.19	
01/27	24455015028120001840976	SUNOCO BROADVIEW HE OH		18.52	
01/30	24164075030498766726446	0148 SHEETZ	00001487 DUBOIS PA	16.73	
01/30	24418005031031112124808	APCOA CLEVELAND HOPKINS A	CLEVELAND OH	27.00	

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.03809%	13.90%	\$5,794.49	\$66.22	\$0.00	\$66.22
Cash advances	.05820%	21.24%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.59%	\$2,008.87	\$6.60	\$0.00	\$6.60
Promotions	.01094%	3.59%	\$4,515.52	\$14.82	\$0.00	\$14.82

Total finance charges \$87.64

Effective Annual Percentage Rate (APR): 8.53%

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!

Pay your taxes the fast and easy way. Just use your
 card to pay for federal and state personal income taxes
 from 2/1/05 through 4/30/05. Visit
www.officialpayments.com/bankone.jsp or
 call 1-800-2PAY-TAX for details.

Statement for account number: 4147 2070 0411 7203

New Balance Payment Due Date Past Due Amount Minimum Payment
\$15,544.01 03/26/05 \$0.00 \$1,854.01

CHASE BANK ONE

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

414720700411720300185401015544018

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-515313287 BX Z 06005
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

1050001602810 374700411720390

Statement Date: 02/02/05 - 03/01/05 CUSTOMER SERVICE
Payment Due Date: 03/26/05 In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200Minimum Payment Due for Credit Access Line \$310.00
Payment Due for Balance Over Credit Access Line \$1,544.01
Total Minimum Payment Due \$1,854.01

VISA ACCOUNT SUMMARY		Account Number: 4147 2070 0411 7203	
Previous Balance	\$12,157.45	Credit Access Line	\$14,000
Payment, Credits	-\$306.33	Available Credit	\$0
Purchases, Cash, Debits	+\$3,583.49	Cash Access Line	\$2,800
Finance Charges	+\$109.40	Available for Cash	\$0
New Balance	\$15,544.01		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$495.00	For more information on Southwest Airlines
Reward dollars earned from SWA purchases	\$1,175.00	Rapid Rewards program, log on to
Reward dollars earned from purchases	\$2,942.00	www.southwest.com or call 1-800-445-5764
Total reward dollars	\$4,612.00	Southwest will automatically issue a Roundtrip
Total rewards transferred to flight credits	\$3,600.00	Award for every 16 credits you earn in a
Remaining rewards balance	\$1,012.00	twelve-month period.
Flight credits transferred	3	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Amount	
				Credit	Debit
02/01	24226385032360866628525	WM SUPERCENTER CLEARFIELD PA		\$30.74	
01/31	24323035032122036010015	RICHARD R. LINES, DMD 814-236-3390 PA		59.00	
02/01	24792625033624555851603	SOUTHWESTAIR5262740668263 DALLAS TX		297.50	
02/01	24792625033624555851611	SOUTHWESTAIR5262740711794 DALLAS TX		106.90	
02/01	24792625033624555851629	SOUTHWESTAIR5262740670269 DALLAS TX		10.00	
02/01	24792625033624555851637	SOUTHWESTAIR5262740713263 DALLAS TX		106.90	
02/01	24792625033624555851645	SOUTHWESTAIR5262740572040 DALLAS TX		66.20	
01/30	24323005033138016000208	OAK STREET BEACH CAFE CHICAGO IL		9.00	
02/03	24692165034000225504079	WWW*EARTHLINK.NET 800-719-4660 GA		21.95	
02/04	24164075036498781868649	0252 SHEETZ 00002527 CLEARFIELD PA		18.18	
02/04	24164075036498781888316	0252 SHEETZ 00002527 CLEARFIELD PA		32.12	
02/03	24403695035900503545931	COLLINS RAINBOW CAR WASH CLEARFIELD PA		5.00	
02/05	2479262503722194600526	RUBY TUESDAY #4462 DUBOIS PA		29.48	
02/05	24418005037038039596400	OLD NAVY #3477 DU BOIS PA		10.94	
02/07	24164075038498790435844	0073 SHEETZ 00000737 CLEARFIELD PA		22.53	
02/10	24164075041498797600294	0252 SHEETZ 00002527 CLEARFIELD PA		16.39	
02/11	24399005043295313002472	BEST BUY 00003137 EVANSTON IL		88.35	
02/10	24455015042120001676877	SUNOCO BROADVIEW HE OH		20.67	
02/11	2416407504355400707585	STARBUCKS USA 00023788 CHICAGO IL		14.08	
02/13	24418005045045160530603	PLAZA ONE TRUCK STOP NEW BUFFALO MI		18.49	
02/14	24164055046378000051054	EXXONMOBIL26 09953340 PORTER IN		13.46	
02/14	24418005046046057139606	APCOA CLEVELAND HOPKINS A CLEVELAND OH		39.00	
02/17	10480484200904336609040	PAYMENT - THANK YOU		250.00	

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, and no later than 5 p.m. (ET) on the 10th day of the month following the month of the post date. Payments made by mail must comply with the instructions on this statement, and must be made by mail or money order, postage paid U.S. mail, and must be in a payable U.S. funds amount. Please do not use a 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, 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 no later than that day. If your payment is in accordance with our payment instructions, but is received by us after 1:00 p.m. local time on the day we post our statement, we will credit the payment to your account no later than 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 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 to 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 not cashed in full or is not a simple cancellation of your balance due, will be treated as a deposit amount and will be retained by us. P.O. Box 1504, Wilmington, DE 19889-5504. 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 Allocations: 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 your 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 rate shown on this statement, separately for each feature (e.g. purchases, balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, promotional balances or dividend 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, 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 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, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and then add any other adjustments. Transactions are posted to the account on the date of the beginning of the billing cycle in which they are posted to the account (except that balance transfers/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 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 this 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 for the next day of the previous billing cycle. We then add the balances for each day of the previous billing cycle and divide the total by the number of days in the previous billing cycle to get the average daily balance. We then add the average daily balance to the beginning balance for the next day to get the beginning balance for the next day of the current billing cycle. If a periodic finance charge was already billed on purchases finalized on your previous statement or we received payment of your Rev. 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 with 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 balance transfers/convenience checks and cash advance checks from the day the check is accepted by the payee). They constitute 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 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, call Cardmember Services in a segment sheet at P.O. Box 15250, Wilmington, DE 19854-5250 as soon as possible. We will respond to you within 30 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 you question. If you have authorized us to pay your credit card bill automatically from your checking account, you will not be charged any amount you think is wrong. To stop the automatic payment, you may call us or write to the Cardmember Services address (or telephone number shown on this statement) and 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 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.)

MA020105

Statement Date: 02/02/05 - 03/01/05
 Account Number: 4147 2070 0411 7203
 Page 2 of 2

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount	Debit
02/17	24692165048000280154194	AMZ-SUPERSTORE AMAZON.COM WA			1,499.99	
02/15	24610745048501338480224	4ALLMEMORY.COM 800-566-3727 MO			99.99	
02/18	24455015049140005699835	WAL-MART STORES, INC CLEARFIELD PA			67.41	
02/17	24323015049506048010026	UNI-MART #04076 CURWENSVILLE PA			36.59	
02/19	24792625051221946200207	RUBY TUESDAY #4462 DUBOIS PA			25.78	
02/19	24138295051327869841292	LOWE'S #1010 DUBOIS PA			353.22	
02/21	24246515053206299700146	CLEARFIELD TRUE VALUE CLEARFIELD PA			12.09	
02/20	24323015052506050020024	UNI-MART #04009 (OUTSI CURWENSVILLE PA			23.53	
02/21	24692165052000576498209	AMZ-SUPERSTORE AMAZON.COM WA			94.99	
02/02	74050385056000002396051	PURCHASE F/C CREDIT ADJUSTMENT		1.98		
02/02	74050385056000002396069	PURCHASE F/C CREDIT ADJUSTMENT		0.01		
02/24	24445005056072782533024	HMSHOST-CLE-AIRPT #0523 CLEVELAND OH			8.46	
02/25	24435655057003426203495	PA DRIVER/VEHICLE SERV 800-932-4600 PA			42.00	
02/25	24717055057640570483886	VIDEO CHAT SOFTWARE 540-9615411 VA			39.95	
02/24	24164075056398561364584	BP OIL 37665544 BROOKVILLE PA			29.54	
02/25	24435655057003426204220	PA DRIVER/VEHICLE SERV 800-932-4600 PA			5.00	
02/26	24164075056091008013819	TARGET 00011676 GLENVIEW IL			26.86	
02/26	24445005058074277655377	MICRO CENTER #151 CHICAGO IL			71.74	
02/27	24610435058004096169720	APPLE COMPUTER 800-676-2775 TX			21.15	
02/25	24275395056022056014516	YUMMIES 180-0254717 CA			34.45	
02/27	24692165059000084547029	SUNOCO SVC STATION AUSTINTOWN OH			22.63	
02/28	24610435059004097120275	APPLE COMPUTER 800-676-2775 TX			4.24	
02/27	24418005059059112340501	APCOA CLEVELAND HOPKINS A CLEVELAND OH			27.00	
02/27	74445005059075263276270	MICRO CENTER #151 CHICAGO IL			54.36	

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 28 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.03877%	14.15%	\$8,545.41	\$92.77	\$0.00	\$92.77
Cash advances	.05888%	21.49%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$912.92	\$2.80	\$0.00	\$2.80
Promotions	.01094%	3.99%	\$4,514.56	\$13.83	\$0.00	\$13.83

Total finance charges

\$109.40

Effective Annual Percentage Rate (APR): 9.39%

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!

Pay your taxes the fast and easy way. Just use your
 card to pay for federal and state personal income taxes
 from 2/1/05 through 4/30/05. Visit
www.officialpayments.com or call
 1-800-2-PAY-TAX for details.

This Statement Is a Facsimile - Not an original

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$11,962.58	04/26/05	\$0.00	\$239.00

CHASE BANK ONE

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

414720700411720300023900011962581

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15221 BEX Z 09105
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

5000 160 281 374 7004 117 203 94



Statement Date: 03/02/05 - 04/01/05 CUSTOMER SERVICE
Payment Due Date: 04/26/05 In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line
Total Minimum Payment Due

\$239.00 ACCOUNT INQUIRIES
\$239.00 P.O. Box 15298
Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$15,544.01	Credit Access Line	\$14,000
Payment, Credits	-\$4,000.00	Available Credit	\$2,037
Purchases, Cash, Debits	+\$282.84	Cash Access Line	\$2,801
Finance Charges	+\$135.73	Available for Cash	\$2,037
New Balance	\$11,962.58		www.chase.com/creditcards

PAYMENT ADDRESS

P.O. Box 15153

Wilmington, DE 19886-5153

Welcome to another year of card membership. Your annual fee of \$59.00 is billed on this statement. Please see other side for important information about the terms that apply to renewal of your account and how to close your account to avoid paying the annual fee.

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$1,012.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from SWA purchases	\$244.00	
Reward dollars earned from purchases	\$102.00	
Total reward dollars	\$1,358.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twelve-month period.
Total rewards transferred to flight credits	\$1,200.00	
Remaining rewards balance	\$158.00	
Flight credits transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Amount	
				Credit	Debit
03/03	10620624201120336601199	PAYMENT - THANK YOU		\$2,000.00	
03/06	24692165065000541973166	WWW.EARTHLINK.NET 800-719-4660 GA		21.95	
03/06	24792625066624602242970	SOUTHWESTAIR5262746242960 DALLAS TX		96.90	
03/08	24792625068624605021981	SOUTHWESTAIR5262746601413 DALLAS TX		5.00	
03/08	24792625068624605021999	SOUTHWESTAIR5262746603643 DALLAS TX		20.00	
03/22	10810814201378336603774	PAYMENT - THANK YOU		2,000.00	
03/22	24692165081000767419472	AMZ'SUPERSTORE AMAZON.COM WA		79.99	
04/01		ANNUAL MEMBERSHIP FEE		59.00	

FINANCE CHARGES

Category	Daily Periodic Rate		Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
	31 days in cycle	Corresponding APR				
Purchases	.0946%	14.40%	\$10,356.80	\$125.69	\$0.00	\$126.69
Cash advances	.05957%	21.74%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$25.52	\$0.09	\$0.00	\$0.09
Promotions	.01094%	3.99%	\$2,636.72	\$8.95	\$0.00	\$8.95

Total finance charges

\$135.73

Effective Annual Percentage Rate (APR): 12.51%

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.

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.

Credit 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, 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 amount in the check or money order with the address of the cardholder shown above the line on the card. Payment may be made electronically through our automated telephone service, Customer Service advisors, or our web site and be subject to any processing times displayed for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments, and other defaults in your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks at that presentation, 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 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 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 fail in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19859-5049. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if such check is received at any other address, we may accept the check and you will still owe the full amount due). We do not 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 Allocations: 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 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 in 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. purchases, balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, promotional rates of interest and fees). These features may combine with each other with the same debt service. If your statement has a "top rate" it is the rate and margin used to determine 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 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, 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 that balance transfers/convenience checks and cash advances are added as of the date accepted by us). For cash advances, we add the date of a cash advance to determine the date 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 this 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 for purchases itemized on your previous statement or we received payment of your last balance on your previous statement in full by the due date and the your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add the 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 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 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/convenience checks and cash advances 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 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 19859-5269 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 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 commercial check), and you are having good faith to correct the problem, then the law says you must wait 15 days to pay the purchase back to us. 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 you own or operate the merchant, or if we mailed you the advertisement for the property or service, all purchases are covered regardless of amount or location of purchase.)

MAD20105

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$13,005.23	05/26/05	\$0.00	\$260.00

Amount Enclosed \$

Make your check payable to Chase Card Services.

New address or e-mail? Print on back.

CHASE BANK ONE

Southwest Customers save 20%
on MovieLink movie downloads.
Go to southwest.com/movielink
Terms and conditions apply.

414720700411720300026000013006234

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15775 BEV Z 12105 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

15000160281 374700411720390



Statement Date: 04/02/05 - 05/01/05 CUSTOMER SERVICE
Payment Due Date: 05/26/05 In U.S. 1-800-792-0001
Espanol 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line

\$260.00

Total Minimum Payment Due

\$260.00

ACCOUNT INQUIRIES

P.O. Box 15298

Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

		Account Number: 4147 2070 0411 7203	PAYMENT ADDRESS
Previous Balance	\$11,982.58	Credit Access Line	\$14,000 P.O. Box 15153
Payment, Credits	-\$250.00	Available Credit	\$993 Wilmington, DE 19886-5153
Purchases, Cash, Debits	+\$1,152.68	Cash Access Line	\$2,800 VISIT US AT:
Finance Charges	+\$140.97	Available for Cash	\$993 www.chase.com/creditcards
New Balance	\$13,005.23		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$158.00	For more information on Southwest Airlines
Reward dollars earned from SWA purchases	\$408.00	Rapid Rewards program, log on to
Reward dollars earned from purchases	\$949.00	www.southwest.com or call 1-800-445-5764
Total reward dollars	\$1,515.00	Southwest will automatically issue a Roundtrip
Total rewards transferred to flight credits	\$1,200.00	Award for every 16 credits you earn in a
Remaining rewards balance	\$315.00	twelve-month period.
Flight credits transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans	Reference Number		Amount	
Date			Credit	Debit
04/04	2469216509400837369629	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95	
04/05	24610745096501338960218	4ALLMEMORY.COM 800-566-9727 MO	79.99	
04/07	24610435097004114051606	APPLE COMPUTER 800-676-2775 TX	846.94	
04/10	24792625101624653540113	SOUTHWESTAIR 5262752396036 DALLAS TX	96.90	
04/10	24792625101624653540121	SOUTHWESTAIR 5262752394824 DALLAS TX	106.90	
04/23	11151134200709336607093	PAYMENT - THANK YOU	250.00	

FINANCE CHARGES

Category	PERIODIC RATE(S) AND APR(S) MAY VARY					
	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.03946%	14.40%	\$11,564.19	\$136.90	\$0.00	\$136.90
Cash advances	.05957%	21.74%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$0.06	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$1,238.15	\$4.07	\$0.00	\$4.07

Total finance charges

\$140.97

Effective Annual Percentage Rate (APR): 13.21%

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.

This Statement is a Facsimile - Not an original

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$13,059.42	06/26/05	\$0.00	\$261.00

CHASE BANK ONE

Amount Enclosed \$ Make your check payable to Chase Card Services.

New address or e-mail? Print on back.

414720700411720300026100013059424

10561 BEX Z 15205 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

105000 1602810 3747004 117203910



Statement Date: 05/02/05 - 06/01/05 CUSTOMER SERVICE
 Payment Due Date: 06/26/05 In U.S. 1-800-792-0001
 Espanol 1-888-446-3308
 TDD 1-800-955-8060
 Outside U.S. call collect
 1-302-594-8200

Minimum Payment Due for Credit Access Line
 Total Minimum Payment Due

\$261.00 ACCOUNT INQUIRIES
 \$261.00 P.O. Box 15298
 Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$13,006.23	Credit Access Line	\$14,000
Payment, Credits	-\$260.00	Available Credit	\$940
Purchases, Cash, Debits	+\$159.95	Cash Access Line	\$2,600
Finance Charges	+\$153.24	Available for Cash	\$940
New Balance	\$13,059.42		

PAYMENT ADDRESS

P.O. Box 15153

Wilmington, DE 19886-5153

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$315.00	For more information on Southwest Airlines
Reward dollars earned from purchases	\$121.00	Rapid Rewards program, log on to
Total reward dollars	\$436.00	www.southwest.com or call 1-800-445-5764
Remaining rewards balance	\$436.00	Southwest will automatically issue a Roundtrip
Flight credits transferred	0	Award for every 16 credits you earn in a
		twelve-month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Amount
				Credit Debit
05/03	24692165123000118845029	WWW.EARTHLINK.NET	800-719-4660 GA	\$21.95
05/04	24675505125525400907539	BALLY'S PARIS LAS VEGAS	702-9463827 NV	99.00
05/27		LATE FEE		39.00
05/28	11511484200766336607667	PAYMENT - THANK YOU		260.00

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.04014%	14.65%	\$12,034.60	\$149.76	\$0.00	\$149.76
Cash advances	.06025%	21.99%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$1,025.05	\$3.48	\$0.00	\$3.48

Total finance charges

\$153.24

Effective Annual Percentage Rate (APR): 14.08%

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.

This Statement is a Facsimile - Not an original

Statement for account number: 4147 2070 0411 7203

New Balance Payment Due Date Past Due Amount Minimum Payment
\$13,025.80 07/26/05 \$0.00 \$260.00

CHASE

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

414720700411720300026000013025800

10437 BEX Z 18205 G
ERIC V SMITH
38 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000 160281 374 7004 117 2039#

Statement Date: 06/02/05 - 07/01/05 CUSTOMER SERVICE
Payment Due Date: 07/26/05 In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200Minimum Payment Due for Credit Access Line
Total Minimum Payment Due\$260.00 ACCOUNT INQUIRIES
\$260.00 P.O. Box 15298
Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$13,059.42	Credit Access Line	\$14,000	Wilmington, DE 19886-5153
Payment, Credits	-\$261.00	Available Credit	\$974	
Purchases, Cash, Debits	+\$77.05	Cash Access Line	\$2,800	<u>VISIT US AT:</u>
Finance Charges	+\$150.33	Available for Cash	\$974	www.chase.com/creditcards
New Balance	<u>\$13,025.80</u>			

PAYMENT ADDRESS

P.O. Box 15153

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$436.00	For more information on Southwest Airlines
Reward dollars earned from SWA purchases	\$10.00	Rapid Rewards program, log on to
Reward dollars earned from purchases	\$73.00	www.southwest.com or call 1-800-445-5764
Total reward dollars	\$519.00	Southwest will automatically issue a Roundtrip
Remaining rewards balance	\$519.00	Award for every 16 credits you earn in a
Flight credits transferred	0	twelve-month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Amount	
				Credit	Debit
06/05	24692165156000635944156	WWW*EARTHLINK.NET 800-719-4660 GA		\$21.95	
06/06	24692165157000748259038	AMZ*Amazon Payments AMAZON.COM WA		8.99	
06/06	24692165157000748256224	AMZ*Amazon Payments AMAZON.COM WA		8.15	
06/06	24692165157000748259079	AMZ*Amazon Payments AMAZON.COM WA		7.99	
06/07	24692165157000860473852	AMZ*SUPERSTORE AMZN.COM/BILL WA		24.97	
06/22	1173173420118336601826	PAYMENT - THANK YOU		261.00	
06/25	24792625176624759012819	SOUTHWESTAIR5262765314516 DALLAS TX		5.00	
	1 K	MDW	LAS		
	2 K	LAS	MDW		

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
				Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.04014%	14.65%	\$12,285.56	\$147.95	\$0.00	\$147.95
Cash advances	.06025%	21.99%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$722.96	\$2.38	\$0.00	\$2.38

Total finance charges

\$150.33

Effective Annual Percentage Rate (APR): 13.86%

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.

This Statement is a Facsimile - Not an original!

Statement Date: 06/02/05 - 07/01/05
Account Number: 4147 2070 0411 7203
Page 2 of 4

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.

This Statement Is a Facsimile - Not an original

X 0000001 FIS33395 C 9

000 N Z 01 05/07/01

Page 2 of 4 01868

MA MA 10437 18210000030001043702

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$3,250.04	08/26/05	\$0.00	\$65.00

Amount Enclosed

\$

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

CHASE

Enroll me in the optional
Payment Protector Plan.
I understand the enclosed
offer and may cancel any time.

Initials _____ Date _____

414720700411720300006500003250045047394

96024 BEX Z 21305 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16851-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

105000 160281 3747004117203911



Statement Date: 07/02/05 - 08/01/05
Payment Due Date: 08/26/05
CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line
Total Minimum Payment Due

\$65.00 **ACCOUNT INQUIRIES**
\$65.00 P.O. Box 15298
Wilmington, DE 19850-5298

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

VISA ACCOUNT SUMMARY

Previous Balance	\$13,025.80	Credit Access Line	\$14,000
Payment, Credits	-\$10,278.48	Available Credit	\$10,749
Purchases, Cash, Debits	+\$413.25	Cash Access Line	\$2,800
Finance Charges	+\$89.47	Available for Cash	\$2,800
New Balance	\$3,250.04		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$519.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from purchases	\$414.00	
Total reward dollars	\$933.00	
Remaining rewards balance	\$933.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twelve-month period.
Flight credits transferred	0	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
07/02	24692165183000805936187	WWW.EARTHLINK.NET 800-719-4660 GA			\$21.95
07/15	11961960414430269510804	PAYMENT - THANK YOU	10,278.48		
07/16	24455015197040006679176	HERSHEY CHOCOLATE W HERSHY PA			34.10
07/16	24761975198275248030159	HERSHEYPARK RETAIL HERSHY PA			29.98
07/17	24164075198498348072069	0351 SHEETZ 00003517 HUMMELSTOWN PA			24.67
07/19	24164075200498356590677	0073 SHEETZ 00000737 CLEARFIELD PA			37.22
07/22	24455015203140006550310	WAL-MART #2129 CLEARFIELD PA			59.10
07/22	24164075204498368532671	0073 SHEETZ 00000737 CLEARFIELD PA			24.55
07/23	24403695205204230000011	NEW MAIN WON CLEARFIELD PA			31.77
07/24	24164075205498376827021	0073 SHEETZ 00000737 CLEARFIELD PA			26.92
07/22	24403695205900520647185	COLLINS RAINBOW CAR WASH CLEARFIELD PA			7.00
07/23	24299165205902202313020	JCPENNEY STORE 0182 CLEARFIELD PA			52.98
07/26	24164075207498384565652	0073 SHEETZ 00000737 CLEARFIELD PA			10.91
07/28	24164075209498389521799	0252 SHEETZ 00002527 CLEARFIELD PA			9.32
07/29	24455015210140004212849	WAL-MART #1540 SOUTH HAVEN MI			42.78

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Statement Date: 07/02/05 - 08/01/05
 Account Number: 4147 2070 0411 7203
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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 .04083%	14.90%	\$7,005.53	\$88.68	\$0.00	\$88.68
Cash advances	V .06094%	22.24%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$231.30	\$0.79	\$0.00	\$0.79
Total finance charges						\$89.47

Effective Annual Percentage Rate (APR): 14.83%

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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01868

NA MA 36024

21310000040003602402

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$4,473.43	09/26/05	\$0.00	\$89.00

CHASE

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

414720700411720300008900004473430000005

31995 BXZ 24405 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

1050001602810 3747004117203910



Statement Date: 08/02/05 - 09/01/05
 Payment Due Date: 09/26/05
CUSTOMER SERVICE
 In U.S. 1-800-792-0001
 Espanol 1-888-446-3308
 TDD 1-800-955-8060
 Outside U.S. call collect
 1-302-594-8200

Minimum Payment Due for Credit Access Line
 Total Minimum Payment Due

\$89.00 **ACCOUNT INQUIRIES**
 \$89.00 P.O. Box 15298
 Wilmington, DE 19850-5298

PAYMENT ADDRESS

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

VISA ACCOUNT SUMMARY

Previous Balance	\$3,250.04	Credit Access Line	\$14,000
Payment, Credits	-\$65.00	Available Credit	\$9,626
Purchases, Cash, Debits	+\$1,236.76	Cash Access Line	\$2,800
Finance Charges	+\$51.63	Available for Cash	\$2,800
New Balance	\$4,473.43		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$933.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from SWA purchases	\$458.00	
Reward dollars earned from purchases	\$964.00	
Total reward dollars	\$2,355.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twenty-four month period.
Total rewards transferred to flight credits	\$1,200.00	
Remaining rewards balance	\$1,165.00	
Flight credits transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
07/31	24418005218213112657104	APCOA CLEVELAND HOPKINS A CLEVELAND OH	\$33.00	
08/02	24692165214000182185476	WWW.EARTHLINK.NET 800-719-4650 GA	21.95	
08/02	2425477521544243100012	COMTEL WIRELESS GREENSBURG PA	127.16	
08/05	24164075218498421523133	0073 SHEETZ 00000737 CLEARFIELD PA	34.53	
08/08	24164075220525030759447	KFC/TACO BELL 03203018 PHILLIPSBURG PA	4.87	
08/08	24164075220498432538233	0252 SHEETZ 00002527 CLEARFIELD PA	31.54	
08/08	24164075221091007807502	TARGET 00012880 STATE COLLEGE PA	25.16	
08/08	24445005221208121143657	WEGMANS #098 SE1 STATE COLLEGE PA	7.41	
08/08	24228995221561373010348	RIDER AUTO STATE COLLEGE PA	32.55	
08/11	24455015228140005184009	WAL-MART #2129 CLEARFIELD PA	20.09	
08/10	24792625223624833202538	SOUTHWESTAIR5262774194963 DALLAS TX	116.90	
	1 H	CLE MDW		
	2 H	MDW CLE		
08/10	24403695223900522395336	COLLINS RAINBOW CAR WASH HYDE PA	7.00	
08/10	24792625223624833202546	SOUTHWESTAIR5262774196179 DALLAS TX	116.90	
	1 H	CLE MDW		
	2 H	MDW CLE		
08/12	2432688522572000039332	SIX FLAGS GREAT ADVENTUR JACKSON NJ	30.70	
08/11	24164055224378000075255	EXXONMOBIL75 04768248 CHERRY H NJ	26.27	
08/12	24455015225140009918534	WAL-MART #2841 LUMBERTON NJ	12.56	
08/13	24236275226402250011046	GARDEN TERRACE BUFFET ATLANTIC CITY NJ	20.12	
08/15	24164075227498460320481	0252 SHEETZ 00002527 CLEARFIELD PA	28.34	
08/14	24403695228900522890687	HAMPTON INN ABSECON ABSECON NJ	173.39	
08/17	2469216523000527134940	SUNOCO SVC STATION BROADVIEW HEI OH	25.86	
08/22	2416407523449848369890	010073 SHEETZ 00000737 CLEARFIELD PA	22.73	
08/22	24403695235900523548848	COLLINS RAINBOW CAR WASH CLEARFIELD PA	7.00	
08/24	2422636523636029909099	WM SUPERCENTER CLEARFIELD PA	25.47	
08/25	24323015238251237020053	UNI MARTS #94009 CURWENSVILLE PA	42.17	
08/28	LATE FEE		39.00	

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. **Credit 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, post office order, cashier's check, or bank draft. 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 23 by 1:00 p.m. local time at our post office box designated for payments, we will credit your account as of the day of payment. If your payment is not received by us on December 23, we will credit your account as of the next day. If your payment is not received by us on December 23, we will not accept it until January 1. If your payment is not received by us on January 1, we will accept it as of January 1. 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 Required to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other details on your statement may be included in your credit report. If you think we have reported inaccurate information, credit bureaus may write to us if the Cardmember Service address listed on your billing statement.

Cheats Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation 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. If it is needed by a draft return 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.

Confidential Payment: After you present a check or other form of payment that you send us by mail, we will return that check to you if it is marked "Hold it until a signature is attached." If the check contains a similar notation, or that you otherwise tender in full satisfaction of a deposit amount, must be sent to Card Services, P.O. Box 15019, Wilmington, DE 19850-5019. 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 and destroying 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 arrears, including the year in which you open 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 is 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 on the applicable periodic rates shown on this statement separately for each feature (e.g., balance transfers, convenience checks and cash advances, purchases, periodic payments, promotional features, cash advances, promotional balances or promotional advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a credit 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 pay any periodic finance charges and a minimum 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 the cycle, add purchases or other debits (lessing fees, service charges, 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 balance by that rate to determine the periodic finance charge for that feature. We then add these periodic finance charges to our 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 saves 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 or purchases for the previous billing cycle. We then add these periodic finance charges to our daily balance to get the beginning balance for each day of the previous billing cycle. If a periodic finance charge is already listed on purchases listed on your previous statement or on 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 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), we will get the total periodic finance charges for the applicable billing cycle(s). We then add these periodic finance charges for the billing cycle to determine the 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 receive periodic finance charges on a transaction, i.e., or finance charge from the date it is added to your daily balance until payment 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 previous 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 balances transfer, cash advances, check transactions, or overdraft advances.

Grace Period for Qualifying Promotional Balances: You will 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 only balance consists of qualifying promotional balances.

Is Credit Errors or Discrepancies About Your Bill? If you think your bill is wrong, or if you need information about a bill, call us at 1-800-544-5769 or write to Cardmember Service on a separate sheet at P.O. Box 15200, Wilmington, DE 19852-5769 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 them to be 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 dispute, we will not take any action to collect the amount you are disputing. 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 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 may pay only what you paid for the goods or services less the amount you were overcharged. If you have paid or will pay \$100 or more by mailing address. These limitations do not apply if you own or operate the merchant, or if we called you the advertiser for the property or service.

MA071005

Statement Date: 08/02/05 - 09/01/05
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/29	12412412921840643700007	PAYMENT - THANK YOU	65.00	
08/27	24164075240498508220084	0061 SHEETZ 00000612 CLYMER PA	17.28	
08/28	24610435240072012574744	MARTIN'S FOOD MARKET #325 DUBOIS PA	47.42	
08/30	24692165242000480188806	SUNOCO SVC STATION REFER TO COPY PA	19.67	
08/30	24164075242498520582576	020148 SHEETZ 00001487 DUBOIS PA	17.30	
08/30	24456016242140002351442	WAL-MART #1628 SANDUSKY OH	44.39	
08/29	24226385242320485235561	WAL MART DU BOIS PA	19.24	
08/29	24323015242251240040142	UNI MARTS #94076 CURWENSVILLE PA	44.79	

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 .04151%	15.15%	\$4,011.25	\$51.62	\$0.00	\$51.62
Cash advances	V .06162%	22.49%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$0.68	\$0.01	\$0.00	\$0.01
Total finance charges						\$51.63

Effective Annual Percentage Rate (APR): 15.44%

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.

Statement for account number: 4147 2070 0411 7203

New Balance Payment Due Date Past Due Amount Minimum Payment
\$5,395.53 10/27/05 \$0.00 \$107.00

CHASE

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

414720700411720300010700005395530000009

17064 BEX Z 27605 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16661-9631CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

1150001602810 3747004117203900

Statement Date: 09/02/05 - 10/02/05
Payment Due Date: 10/27/05
CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200Minimum Payment Due for Credit Access Line
Total Minimum Payment Due\$107.00 ACCOUNT INQUIRIES
\$107.00 P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS

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

VISA ACCOUNT SUMMARY

	Account Number: 4147 2070 0411 7203		
Previous Balance	\$4,473.43	Credit Access Line	\$14,000
Payment, Credits	-\$87.55	Available Credit	\$8,604
Purchases, Cash, Debits	+\$952.69	Cash Access Line	\$2,800
Finance Charges	+\$66.96	Available for Cash	\$2,800
New Balance	\$5,395.53		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$1,165.00
Reward dollars earned from SWA purchases	\$356.00
Reward dollars earned from purchases	\$767.00
Total reward dollars	\$2,288.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$1,088.00
Flight credits transferred	1

For more information on Southwest Airlines
Rapid Rewards program, log on to
www.southwest.com or call 1-800-445-5764Southwest will automatically issue a Roundtrip
Award for every 16 credits you earn in a
twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
09/01	24445005246229541615784	CEDAR POINT RESORTS #006 SANDUSKY OH	\$228.06
09/02	24592165245000705600038	WWW.EARTHLINK.NET 800-719-4660 GA	21.95
09/02	24164075246498533748350	010073 SHEETZ 00000737 CLEARFIELD PA	6.55
09/05	24164075248498544793682	02008 SHEETZ 00000661 BROOKVILLE PA	52.00
09/04	24445005248231828230166	GEAUGA LAKE AURORA OH	19.12
09/06	24226385249360737823189	WM SUPERCENTER CLEARFIELD PA	15.81
09/08	24755425212252276008	OLIERS BARGAIN OUTLET 40 CLEARFIELD PA	14.07
09/09	24164075253498557537945	010073 SHEETZ 00000737 CLEARFIELD PA	5.38
09/09	24164075253498557540352	010073 SHEETZ 00000737 CLEARFIELD PA	39.01
09/09	24228995254561973010074	RIDER AUTO STATE COLLEGE PA	46.27
09/12	24164075255498570007684	020073 SHEETZ 00000737 CLEARFIELD PA	32.29
09/13	24226385256360945758234	WM SUPERCENTER CLEARFIELD PA	11.22
09/13	24164075256498576629688	010073 SHEETZ 00000737 CLEARFIELD PA	3.89
09/13	24226385256360952809517	WM SUPERCENTER CLEARFIELD PA	17.12
09/16	24226385259360040914052	WM SUPERCENTER CLEARFIELD PA	7.35
09/16	74455015259140005869412	WAL-MART #2129 SE2 CLEARFIELD PA	8.55
09/16	24792625260524888750369	SOUTHWESTAIR5262781212261 DALLAS TX	28.00
	1 H	CLE MDW	
	2 H	MDW CLE	
09/16	24792625260524888750377	SOUTHWESTAIR5262781213753 DALLAS TX	144.90
	1 H	CLE MDW	
	2 H	MDW CLE	
09/17	24164075261498591692888	0073 SHEETZ 00000737 CLEARFIELD PA	41.91
09/21	24164075264498610087620	020073 SHEETZ 00000737 CLEARFIELD PA	33.82
09/22	2444500526246449123215	HMSHOST-CLE-AIRPT #0671 CLEVELAND OH	15.00
09/22	24592165267000459109684	SUNOCO SVC STATION BROADVIEW HIE OH	30.57
09/27	1270270292251794600002	PAYMENT - THANK YOU	89.00
09/25	24423635269249081016298	GAS CITY # 166 DEMOTTE IN	26.25
09/25	24418005269269118934308	APCOA CLEVELAND HOPKINS A CLEVELAND OH	33.00

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

Last or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service numbers 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.

Credit 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 cash, money order, cashier's check, or U.S. bank draft. Do not send cash to a credit card institution or to the U.S. branch of a foreign financial institution. Do not send cash 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 mailed to us on any day except Saturday, 25 by 10:00 p.m. (ET) at our post office box designated for payments on this statement, we will credit the payment to your account on 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 on 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. Payment made electronically through our automated telephone service, Customer Service, or our website will be credited to your account on the date of the payment.

Information Regarding Credit Bureau: 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.

Cheats 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 account number and date of birth will be included on these payments.

Confidential Purpose: 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 if by returning it you are 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 if we continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Fees or Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature in your balance (overdraft protection checks and cash advances checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic index. If there is a "V" 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 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 (excluding 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, or the date they are imposed by your account, or the date they are settled. This applies to days of the month. A new balance is then used to calculate periodic rates for each 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 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 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's beginning balance, we use the same daily periodic rate for each feature and apply it to 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 itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date of 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 there is only one daily periodic rate for each feature, we add the daily balance and then divide 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(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, i.e., or finance charges from the date it is added to your daily balance until payment is made to us, received or otherwise tendered. If you do not make a periodic finance charge payment, we will add the amount of the transaction to your daily balance on the next day. If you make 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 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, 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.

BALDING RIGHTS SUMMARY

In Case of Errors or Corrections 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 15209, Wilmington, DE 19850-5209 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 bill you are disputing.
 You do not have to pay any amount in question while we are investigating, but you are still obliged to pay the portion of the bill that are not in question. While we investigate your question, we cannot return as debited or take action to collect the amount you question. If you have authorized us to pay your credit card 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 your statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchaser: If you have a problem with the quality of goods or services that you purchased with credit or if you believe you were made to buy a product you did not want or did not intend to buy, you may be entitled to have the purchase price 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 service.

MA071006

Statement Date: 09/02/05 - 10/02/05
 Account Number: 4147 2070 0411 7203
 Page 2 of 4

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
09/27	24154075270498633928466	0252 SHEETZ 00002527 CLEARFIELD PA		35.89	
09/30	2416407527349864120545	0073 SHEETZ 00000737 CLEARFIELD PA		6.88	
09/30	24792625274624909435893	SOUTHWESTAIR5262783925344 DALLAS TX 111105 1 K CLE STL 2 K STL CLE		5.00	
09/30	24226385273360472345900	WM SUPERCENTER CLEARFIELD PA		11.07	
09/30	2416407527349864125211	0073 SHEETZ 00000737 CLEARFIELD PA		20.81	

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 .04220%	15.40%	\$5,118.54	\$66.96	\$0.00	\$66.96
Cash advances	V .06231%	22.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$66.96

Effective Annual Percentage Rate (APR): 15.40%

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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27510000040001706402

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Statement for account number: 4147 2070 0411 7203
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$6,654.47 11/26/05 \$0.00 \$133.00

Aug 21 2008

CHASE

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

414720700411720300013300006654470000008

49531 BEK Z 50505 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW M. LLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19885-5153

1:5000 160 281 374 7004117203911



Statement Date: 10/03/05 - 11/01/05
 Payment Due Date: 11/26/05 **CUSTOMER SERVICE**
 In U.S. 1-800-792-0001
 Español 1-888-446-3308
 TDD 1-800-955-8060
 Outside U.S. call collect
 1-302-594-8200

Minimum Payment Due for Credit Access Line
 Total Minimum Payment Due

\$133.00 **ACCOUNT INQUIRIES**
 \$133.00 P.O. Box 15298
 Wilmington, DE 19850-5298

PAYMENT ADDRESS

P.O. Box 15153
 Wilmington, DE 19885-5153

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$5,395.53	Credit Access Line	\$14,000
Payment, Credits	-\$125.00	Available Credit	\$7,345
Purchases, Cash, Debits	+\$1,304.20	Cash Access Line	\$2,800
Finance Charges	+\$79.74	Available for Cash	\$2,800
New Balance	\$6,654.47		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$1,068.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from purchases	\$1,256.00	
Total reward dollars	\$2,344.00	
Total rewards transferred to flight credits	\$1,200.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twenty-four month period.
Remaining rewards balance	\$1,154.00	
Flight credits transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Amount	
				Credit	Debit
10/02	2416407527649865435372	020033 SHEETZ 00000331 ALTOONA PA		\$39.19	
10/03	24692165276000170677349	WWW.EARTHLINK.NET 800-719-4660 GA		21.95	
10/03	24136005276980000519229	PERMUTRF, INC. BOW NH		22.45	
10/03	24445005277255465283545	84-LUMBER #0292 WOODLAND PA		46.33	
10/05	2424651527920729700274	CLEARFIELD TRUE VALUE CLEARFIELD PA		16.11	
10/05	24164075278498663023310	010252 SHEETZ 00002527 CLEARFIELD PA		22.41	
10/06	24455015-79030004481077	SUBWAY #6805 CLEARFIELD PA		18.93	
10/07	24226385280380688703653	WM SUPERCENTER SOUTH HAVEN MI		69.92	
10/06	2469216526000627854958	SUNOCO SVC STATION BROADVIEW HEB OH		35.79	
10/08	24226385281360723023348	WM SUPERCENTER SOUTH HAVEN MI		142.58	
10/09	2441600263283144911901	APCOA CLEVELAND HOPKINS A CLEVELAND OH		36.00	
10/10	241640756383498685717876	010073 SHEETZ 00000737 CLEARFIELD PA		31.46	
10/10	24315905284914284212023	UNITED AIR 0162131990355 ROSEMONT IL		5.00	
	112305 1 X	CLE CHI			
	2 X	CHI CLE			
10/12	24055245286206908700019	FACTORY CARPET OUTL PHILIPSBURG PA		395.00	
10/14	24164075288498699135052	020073 SHEETZ 00000737 CLEARFIELD PA		29.36	
10/16	24164075289498712068040	020066 SHEETZ 00000661 BROOKVILLE PA		46.36	
10/15	24138295289654011189278	WILSONS LEATHER #3149 PLEASANT PRAI WI		20.50	
10/16	24418005290280134512400	APCOA CLEVELAND HOPKINS A CLEVELAND OH		27.00	
10/19	24164075292498720631198	0252 SHEETZ 00002527 CLEARFIELD PA		12.46	
10/19	24455015292140005900088	WAL-MART #2129 CLEARFIELD PA		28.06	
10/21	24164075295498731291905	020064 SHEETZ 00000646 PHILIPSBURG PA		34.16	
10/21	24164075295572365715153	EAT N PARK 00100529 STATE COLLEGE PA		12.67	
10/25	24164075298498746167999	020252 SHEETZ 00002527 CLEARFIELD PA		30.80	
10/26	24455015300140005372758	WAL-MART #2129 CLEARFIELD PA		33.60	
10/26	24226385300360301283899	WM SUPERCENTER CLEARFIELD PA		10.34	
10/28		LATE FEE		39.00	
10/28	24164075302498760167200	010073 SHEETZ 00000737 CLEARFIELD PA		23.10	

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Statement Date: 10/03/05 - 11/01/05
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit
			Debit
10/28	24692165302000456987097	SUNOCO SVC STATION MANTUA OH	18.76
10/28	24164075302498758339928	010073 SHEETZ 00000737 CLEARFIELD PA	3.69
10/31	1304304420000006082018	PAYMENT - THANK YOU	125.00
10/30	24164075303498769953560	020073 SHEETZ 00000737 CLEARFIELD PA	31.22

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 .04220%	15.40%	\$6,297.95	\$79.74	\$0.00	\$79.74
Cash advances	V .06231%	22.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$79.74

Effective Annual Percentage Rate (APR): 15.40%

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.

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$9,527.76	12/26/05	\$133.00	\$371.00

CHASE

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

414720700411720300037100009527760000000

17019 BX 2 93508 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16881-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000 160 281 374 7004 117203911



Statement Date: 11/02/05 - 12/01/05
Payment-Due Date: 12/26/05 **CUSTOMER SERVICE**
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line
Past Due Amount
Total Minimum Payment Due

\$238.00 **ACCOUNT INQUIRIES**
\$133.00 P.O. Box 15298
\$371.00 Wilmington, DE 19850-5298

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$6,654.47	Credit Access Line	\$14,000	VISIT US AT:
Purchases, Cash, Debits	+\$2,684.71	Available Credit	\$4,472	www.chase.com/creditcards
Finance Charges	+\$188.58	Cash Access Line	\$2,800	
New Balance	<u>\$9,527.76</u>	Available for Cash	\$2,800	

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.

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$1,154.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from SWA purchases	\$425.00	
Reward dollars earned from purchases	\$2,434.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twenty-four month period.
Total reward dollars	\$4,013.00	
Total rewards transferred to flight credits	\$3,600.00	
Remaining rewards balance	\$413.00	
Flight credits transferred	3	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
11/01	24792625306624957182003	SOUTHWESTAIR5262789494554 DALLAS TX	\$62.70	
	010106 1 M	MDW CLE		
11/01	24792625306624957182011	SOUTHWESTAIR5262789494555 DALLAS TX	62.70	
	010106 1 M	MDW CLE		
11/02	24692165306000723649187	WWW.EARTHLINK.NET 800-719-4660 GA	21.95	
11/01	24792625306624957181997	SOUTHWESTAIR5262789492776 DALLAS TX	86.90	
	120905 1 V	PIT MDW		
	2 V	MDW PIT		
11/02	24226385307360539768797	WM SUPERCENTER CLEARFIELD PA	38.16	
11/04	24226385308320591744606	WAL MART DU BOIS PA	56.63	
11/05	24455015309140007472772	WAL-MART #2129 CLEARFIELD PA	18.34	
11/04	24323015309251308010219	UNI MARTS #940780 CURWENSVILLE PA	32.89	
11/05	24164075310498793032512	010073 SHEETZ 00000737 CLEARFIELD PA	24.37	
11/06	24299165310902473734963	JCPENNEY STORE 2486 ALTOONA PA	26.99	
11/06	2491016531100171278332	3GUPLOAD.COM 866-3487562 IN	10.99	
11/10	2416407531498810741703	0252 SHEETZ 00002527 CLEARFIELD PA	38.69	
11/11	24455015315140006931440	WAL-MART #2128 CLEARFIELD PA	158.33	
11/12	24164075317355431051879	STARBUCKS USA 00023275 ST. LOUIS MO	13.09	
11/14	24164075318498829972782	010148 SHEETZ 00001487 DUBOIS PA	14.17	
11/14	24892165319000835806860	SUNOCO SVC STATION BROADVIEW HEE OH	31.93	
11/15	24455015319140006136681	WAL-MART #2129 CLEARFIELD PA	85.50	
11/14	24418005319319059140801	APCOA CLEVELAND HOPKINS A CLEVELAND OH	36.00	
11/17	24455015321140006451664	WAL-MART #2129 CLEARFIELD PA	40.07	

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Statement Date: 11/02/05 - 12/01/05
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
11/17	24455015321080002900753	SHANER ENERGY INC. HUNTINGDON PA			1,280.79
11/18	24164075323498842367302	0252 SHEETZ 00002527 CLEARFIELD PA			26.06
11/22	24164075326498859985316	020252 SHEETZ 00002527 CLEARFIELD PA			5.69
11/21	24323015326251325010076	UNI MARTS #94076 CURWENSVILLE PA			35.90
11/22	24692165326000372579903	DS *DRUGSTORE.COM DRUGSTORE.COM WA			23.96
11/23	24446005328300492201117	HMS HOST-ORD AIRPT #104 CHICAGO IL			9.35
11/25	24455015329140014316216	WAL-MART #2816 NILES IL			87.61
11/25	24455015329140014319137	WAL-MART #2816 NILES IL			20.33
11/25	24692165329000646150639	AMZ'SUPERSTORE AMZN.COM/BILL WA			26.98
11/25	24399005330295302056788	BEST BUY 00003020 SKOKIE IL			113.05
11/25	24164075330091008534978	TARGET 00009282 NILES IL			72.98
11/24	2461043533004034220956	LINENS 'N THINGS 866-415-1267 PA			15.50
11/27		LATE FEE			39.00
11/26	24761975331507889010225	PAPER SOURCE CHICAGO IL			38.15
11/27	24164075332398321931926	BP OIL 10611713 YOUNGSTOWN OH			28.96
11/29	2416407533498884667872	0252 SHEETZ 00002527 CLEARFIELD PA			21.00

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 .07669%	27.99%	\$8,196.47	\$188.58	\$0.00	\$188.58
Cash advances	V .07669%	27.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$188.58

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.

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Statement for account number: 4147 2070 0411 7203
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$13,985.03 01/26/06 \$0.00 \$349.00

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 _____

414720700411720300034900013985035134685

12208 BX Z 109 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW MILLPORT PA 16651-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

1:5000 160 281 374 7004 11720391*



Statement Date: 12/02/05 - 01/01/06
 Payment Due Date: 01/26/06 CUSTOMER SERVICE
 In U.S. 1-800-792-0001
 Espanol 1-888-446-3308
 TDD 1-800-655-8060
 Outside U.S. call collect
 1-302-594-6200

Minimum Payment Due for Credit Access Line
 Total Minimum Payment Due

\$349.00 ACCOUNT INQUIRIES
 \$349.00 P.O. Box 15298
 Wilmington, DE 19850-5298

PAYMENT ADDRESS

VISA ACCOUNT SUMMARY Account Number: 4147 2070 0411 7203
 Previous Balance \$9,527.76 Credit Access Line \$14,000
 Payment, Credits -\$771.00 Available Credit \$14
 Purchases, Cash, Debits +\$4,909.91 Cash Access Line \$2,800
 Finance Charges +\$318.36 Available for Cash \$14
 New Balance \$13,985.03

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$413.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from purchases	\$1,310.00	
Total reward dollars	\$1,723.00	
Total rewards transferred to flight credits	\$1,200.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twenty-four month period.
Remaining rewards balance	\$523.00	
Flight credit transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Amount	
				Credit	Debit
12/02	24164075336498895937337	010073 SHEETZ 00000737 CLEARFIELD PA		\$23.01	
12/02	24455015336140007419598	WAL-MART #2129 CLEARFIELD PA			78.58
12/03	24692165337000380115814	WWW.EARTHLINK.NET 800-719-4660 GA			21.95
12/03	24692165337000454868375	TGT*TARGET.COM TARGET.COM MN			6.18
12/03	24692165337000388410712	TGT*TARGET.COM TARGET.COM MN			2.37
12/04	24692165338000506837316	TGT*TARGET.COM TARGET.COM MN			3.10
12/06	246921653340000719568050	TGT*TARGET.COM TARGET.COM MN			7.94
12/07	24692165341000745924777	TGT*TARGET.COM TARGET.COM MN			4.74
12/08	2416407534298920712968	0073 SHEETZ 00000737 CLEARFIELD PA			31.90
12/10	242244353457667030991	THE DENGEOS INC SKOKIE IL			33.11
12/09	24164075343091008105008	TARGET 00009274 EVANSTON IL			13.18
12/09	24399005343295313088577	BEST BUY 00003137 EVANSTON IL			65.24
12/10	24692165345000145667356	CONTAINERSTORCHICAGOIL CHICAGO IL			33.77
12/16	13503502924455570600006	PAYMENT - THANK YOU		371.00	
12/19	24323018354251352030075	UNI MARTS #94009 CURWENSVILLE PA			37.56
12/20	34266883565000220205856	48169 CHECK TO ERIC SMITH			3,600.00
12/22	34266883565000220205856	TRANSACTION FINANCE CHARGE			75.00
12/21	2422638535360364347239	WM SUPERCENTER CLEARFIELD PA			61.97
12/23	13573574200000030117503	PAYMENT - THANK YOU		400.00	
12/22	24455015336080003293081	SHANER ENERGY INC. HUNTINGDON PA			805.34
12/27	24692165361000668777128	AMZ*SUPERSTORE AMZN.COM/BILL WA			14.99
12/27	24692165361000654971503	AMZ*SUPERSTORE AMZN.COM/BILL WA			39.99
12/27	24692165361000640279672	AMZ*SUPERSTORE AMZN.COM/BILL WA			24.99

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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 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.

Credit 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 us in Dollars, and drawn on or payable through a bank or credit union in the United States or its territories or possessions, or on a U.S. bank or credit union. 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 payable to us on any day other than 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 on the next day. If your payment is not sent by regular U.S. mail to our post office box designated for payments, or sent electronically through our automated telephone service, Customer Service advisors, or our web site, we 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 details on your account may be reported to 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.

Cheats Collected Electronically: We reserve the right to electronically collect your eight 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 stored in our records.

Conditional Payments: If you present a 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 if you otherwise tender in full satisfaction of a disputed amount, we must send to Card Services, P.O. Box 15049, Wilmington, DE 19854-5049. 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 if returning it to you, we will continue to destroy 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 make a 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 your statement, separately for each feature (e.g., balance transfers, cash advances, checks and other advances, telephone transfers, purchases, balance transfers, cash advances, promotional balances or overload 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 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 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 total balance for each day of the current billing cycle, we take the beginning balance for the feature, add any new transactions or other debts (including fees, annual finance charges and other charges), subtract any payments or credits, and make other (ed) adjustments. Transactions are added at 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 the total of the daily credit and the periodic rate applied to any debts, but not the daily balance for the daily periodic rate, yet your periodic finance charge is due 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 average daily balances for the previous billing cycle. In a transaction billing cycle, when there is a change of the applicable periodic rate, all periodic finance charges for the billing cycle, except for minor variations due to rounding, will be applied for the new periodic rate. To get your total periodic finance charges 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 is equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We assume periodic finance charges on a transaction, i.e., 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 grace period if we receive both payment of your New Balance and payment of the previous balance in full. We also assume that your New Balance is your previous balance by date and that the payment is due and also assume that your New Balance is your previous statement by the date and that your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

Grace Period for Outstanding 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 includes a qualified promotional balance, pay your 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 due date listed on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

Right to Know 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 19854-5049 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.

If 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 service you are using or about

You do not have to pay any amount in question while we investigate, but you are still obligated to pay the rest of your bill if it is not in question. While we investigate your question, you can report your use as disputed 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 do not have to pay for the item while the problem is being corrected. If the problem only involves purchases prior to more than \$50 and the purchases were made in your home state or within 100 miles of your mailing address, these limitations do not apply if we can contact the merchant, or if we mailed you the advertisement for the property or service.

MA071006

Statement Date: 12/02/05 - 01/01/06
 Account Number: 4147 2070 0411 7203
 Page 2 of 2

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 .07737%	28.24%	\$9,932.29	\$238.23	\$0.00	\$238.23
Cash advances	V .07737%	28.24%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .07737%	28.24%	\$0.00	\$0.00	\$75.00	\$75.00
Promotions	.01094%	3.99%	\$1,510.63	\$5.13	\$0.00	\$5.13
Total finance charges						\$318.36

Effective Annual Percentage Rate (APR): 28.24%

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

Pay your taxes the fast and easy way. Just use your card to pay for federal and state personal income taxes from 3/1/06 through 4/30/06. Visit www.officialpayments.com/chase or call 1-800-2PAY-TAX for details.

Statement for account number: 4147 2070 0411 7203

New Balance Payment Due Date Past Due Amount Minimum Payment
\$15,273.88 02/26/06 \$0.00 \$1,654.88

CHASE

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

4147207004117203001654880152738800000001

52595 BEX 2 02/06 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16851-9531CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000 160 281 374 7004 117 203 91

Statement Date: 01/02/06 - 02/01/06 CUSTOMER SERVICE
Payment Due Date: 02/26/06
In U.S. 1-800-792-0001
Español 1-888-445-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200Minimum Payment Due for Credit Access Line \$381.00 ACCOUNT INQUIRIES
Payment Due for Balance Over Credit Access Line \$1,273.88 P.O. Box 15298
Total Minimum Payment Due \$1,654.88 Wilmington, DE 19850-5298**VISA ACCOUNT SUMMARY**

Account Number: 4147 2070 0411 7203

Previous Balance	\$18,985.03	Credit Access Line	\$14,000	VISIT US AT:
Payment, Credits	-\$431.80	Available Credit	\$0	www.chase.com/creditcards
Purchases, Cash, Debits	+\$1,435.74	Cash Access Line	\$2,800	
Finance Charges	+\$284.91	Available for Cash	\$0	
New Balance	\$15,273.88			

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$523.00	For more information on Southwest Airlines
Reward dollars earned from SWA purchases	\$523.00	Rapid Rewards program, log on to
Reward dollars earned from purchases	\$1,143.00	www.southwest.com or call 1-800-445-5764
Total reward dollars	\$2,189.00	Southwest will automatically issue a Roundtrip
Total rewards transferred to flight credits	\$1,200.00	Award for every 16 credits you earn in a
Remaining rewards balance	\$989.00	twenty-four month period.
Flight credits transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
01/03	24692166003000144527222	WWW*EARTHLINK.NET 800-719-4660 GA		\$21.95
01/06	74390006006295110543551	BEST BUY 00003699 STATE COLLEGE PA	31.80	
01/05	24792626006624038091760	SOUTHWESTAIR5262798760768 DALLAS TX		0.20
01/05	24792626006624038091778	SOUTHWESTAIR5262798772119 DALLAS TX		87.10
	040506 1 V	PIT MDW		
	2 V	MDW PIT		
01/05	24792626006624038091786	SOUTHWESTAIR5262798766917 DALLAS TX		87.10
	021606 1 V	PIT MDW		
	2 V	MDW PIT		
01/05	24792626006624038091794	SOUTHWESTAIR5262798770845 DALLAS TX		87.10
	030206 1 V	PIT MDW		
	2 V	MDW PIT		
01/13	24455016013080002626231	SHANER ENERGY INC. HUNTINGDON PA		1,017.30
01/16	24692166016000343659135	AMZ'SUPERSTORE AMZN.COM/BILL WA		134.99
01/19	1019019420000029308457	PAYMENT - THANK YOU	400.00	

This Statement is a Facsimile - Not an original

Statement Date: 01/02/06 - 02/01/06
 Account Number: 4147 2070 0411 7203
 Page 2 of 2

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 .07737%	28.24%	\$11,393.21	\$273.27	\$0.00	\$273.27
Cash advances	V .07737%	28.24%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .07737%	28.24%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$3,430.30	\$11.64	\$0.00	\$11.64
						\$284.91
Total finance charges						

Effective Annual Percentage Rate (APR): 23.06%

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 2 of 2

01868 MA MA 52595

03210000040005259502

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$13,919.89	03/26/06	\$0.00	\$347.00

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.**CHASE**Tax time is almost here. Make
your payment using your credit
card. For details, visit
officialpayments.com/chase.jsp

414720700411720300034700013919895115533

09149 BX Z 06008 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW MILLPORT PA 16651-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

15000160281 374700411720391



Statement Date: 02/02/06 - 03/01/06
 Payment Due Date: 03/26/06 **CUSTOMER SERVICE**
 In U.S. 1-800-792-0001
 Español 1-888-446-3308
 TDD 1-800-955-8050
 Outside U.S. call collect
 1-302-594-8200

Minimum Payment Due for Credit Access Line
 Total Minimum Payment Due

\$347.00 **ACCOUNT INQUIRIES**
 \$347.00 P.O. Box 15298
 Wilmington, DE 19850-5298

PAYMENT ADDRESS

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$15,273.88	Credit Access Line	\$14,000
Payment, Credits	-\$2,000.00	Available Credit	\$80
Purchases, Cash, Debits	+\$367.65	Cash Access Line	\$2,800
Finance Charges	+\$278.36	Available for Cash	\$80
New Balance	<u>\$13,919.89</u>		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$989.00
Reward dollars earned from SWA purchases	\$10.00
Reward dollars earned from purchases	\$324.00
Total reward dollars	\$1,323.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$123.00
Flight credits transferred	1

For more information on Southwest Airlines
 Rapid Rewards program, log on to
www.southwest.com or call 1-800-445-5764

Southwest will automatically issue a Roundtrip
 Award for every 16 credits you earn in a
 twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
02/02	24692166033000787454621	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95	
02/06	24164076037498123227667	0248 SHEETZ 00002485 GIRARD OH	30.43	
02/09	24164076040498132465392	020252 SHEETZ 00002527 CLEARFIELD PA	33.68	
02/11	24403696043900604403376	COLLINS RAINBOW CAR WASH HYDE PA	9.00	
02/15	24164076046498155524196	0252 SHEETZ 00002527 CLEARFIELD PA	37.80	
02/16	24164076047498159573859	0379 SHEETZ 00003798 MOON TOWNSHIP PA	31.25	
02/16	2469216604700061618085	TGT/TARGET.COM TARGET.COM MN	74.19	
02/19	24661006051120669019268	PGH AIRPORT PRKNG OJ3 PITTSBURGH PA	31.50	
02/22	24164076053498178911453	020252 SHEETZ 00002527 CLEARFIELD PA	38.86	
02/23	24792626055624114747707	SOUTHWESTAIR5262707444070 DALLAS TX	5.00	
	051806 1 K	CLE MDW		
	2 K	MDW CLE		
02/26		LATE FEE	39.00	
02/28	2469216605900088790730	AMZ'SUPERSTORE AMZN.COM/BILL WA	14.99	
03/01	1060050420000022586333	PAYMENT - THANK YOU	2,000.00	

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 8 after you enter your account number.

Credit Card 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 sent to our U.S. Post Office Box or to our 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 or before December 25 by 10:00 p.m. local time, it will be considered received by us on the date of payment.

If your payment is in accordance with our payment instructions and is made available to us after December 25 by 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 Advisor, or our web site will be subject to any processing times disclosed for these payments.

Information Reported to Credit Bureaus: 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. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Services address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation or any representation, from the bank account on which the check was drawn. Our receipt of your payment check is our 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 electronically cleared by crediting the check amount, along with the check, to your account number in our 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 15049, Wilmington, DE 19880-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute, if any such check is received at any other address, we may accept the check and you will still owe any remaining balance, we are not obliged 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 Recurring 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/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 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 in any billing cycle, which may consist of periodic finance charges, or a minimum service charge in which balance transfer, cash advanced, 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 to which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date determined by the date of our check and our account number). We then add the daily balance to the date of the transaction, in which case the daily balance is the date of the transaction. The date then is posted to your account on 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 and for the end of the billing cycle to calculate the daily balance for that day. If the statement shows a previous daily 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 listed on purchases itemized on your previous statement or we received payment of your New 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 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 our daily balances and divide by the number of days in the applicable billing cycle. If there are multiple periodic rates for each feature, we multiply each 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 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, if you have a Remaining Balance(s) in the Qualifying Promotional Financing section, pay 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.

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 balance is present, the deferred interest balance will be added to the balance on the first day after the 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 19880-5299 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 appears. You can telephone us, but we do not 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 record 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 Right to Credit Counseling: 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 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 Date: 02/02/06 - 03/01/06
 Account Number: 4147 2070 0411 7203
 Page 2 of 2

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	V .07806%	28.49%	\$12,294.16	\$268.71	\$0.00	\$268.71
Cash advances	V .07806%	28.49%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .07806%	28.49%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$3,150.06	\$9.65	\$0.00	\$9.65
Total finance charges						\$278.36

Effective Annual Percentage Rate (APR): 21.62%

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

Pay your taxes the fast and easy way. Just use your card to pay for federal and state personal income taxes from 3/1/06 through 4/30/06. Visit www.officialpayments.com/chasa or call 1-800-2PAY-TAX for details.

Page 48 of 139
Statement for account number: 4147 2070 0411 7203
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$10,925.18 04/27/06 \$0.00 \$273.00

Aug 21 2008

CHASE

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

414720700411720300027300010925180000009

60036 BX 2 09200 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

15000 160 281 374 7004 117203 911



Statement Date: 03/02/06 - 04/02/06 CUSTOMER SERVICE
 Payment Due Date: 04/27/06
 In U.S. 1-800-792-0001
 Español 1-888-446-3308
 TDD 1-800-955-8060
 Pay by phone 1-800-436-7958
 Outside U.S. call collect 1-302-694-8200

Minimum Payment Due for Credit Access Line
 Total Minimum Payment Due

\$273.00
 \$279.00 ACCOUNT INQUIRIES
 P.O. Box 15298
 Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203 PAYMENT ADDRESS
 P.O. Box 15153
 Wilmington, DE 19886-5153

	Previous Balance	Credit Access Line	\$14,000
Payment, Credits	-\$4,500.00	Available Credit	\$3,074
Purchases, Cash, Debits	+\$1,244.00	Cash Access Line	\$2,800
Finance Charges	+\$261.29	Available for Cash	\$2,800
New Balance	\$10,925.18		

The promo rate expiration reflected on this statement is a result of a late payment made during the promotional rate period on your account. For your convenience, you can always pay online by accessing our website displayed on this statement.

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$123.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from purchases	\$1,185.00	
Total reward dollars	\$1,308.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twenty-four month period.
Total rewards transferred to flight credits	\$1,200.00	
Remaining rewards balance	\$108.00	
Flight credits transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
03/02	10610610509177494400608	PAYMENT - THANK YOU	\$4,500.00
03/03	24692166062000370623172	WWW*EARTHLINK.NET 800-719-4660 GA	21.95
03/07	24455016066030002604956	SHANER ENERGY INC. HUNTINGDON PA	720.41
03/20	24455016079080002478703	SHANER ENERGY INC. HUNTINGDON PA	442.64
04/01		ANNUAL MEMBERSHIP FEE	59.00

FINANCE CHARGES

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .07874%	28.74%	\$10,369.75	\$261.29	\$0.00	\$261.29
Cash advances	V .07874%	28.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$261.29

Effective Annual Percentage Rate (APR): 28.74%

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.

Creditline of 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 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. Payment must be accompanied by a self-addressed envelope with our address written through the postage window. The envelope must contain more than one payment or bill; 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 the next day if your payment is in accordance with our payment instructions, but is not available to us 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 the next day if your payment is not sent by regular U.S. mail to our post office box designated for payments on this statement, 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 these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other details on your account may be reported 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 checks, at first presentation and any reassertment, 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 as soon as we receive your payment. If you do not receive your payment, we will destroy it in 30 days. We will not be liable for any damage resulting from the collection of your payment.

Annual Reclass Notice: If your account has an annual fee, it will be billed each year or in increments, 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, purchases, 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 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 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 as of a later date of our choice or as of the date posted to your account on the same 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 previous cycle to calculate the daily periodic finance charge for the current cycle.) This continues for each day of the current billing cycle for purchases, fees, and the current balance 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 listed on purchases listed 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 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 have this average daily balance and the same daily periodic rate(s) applies for all features, and then multiply this result 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 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 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 a minimum payment due, you 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 Disputes 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 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 disputed amount while we are investigating, but you are still obligated to pay the rest of your bill that is not in question. While we investigate your question, if you suspect you are delinquent or take action to collect the amount you dispute, 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 contact the provider with whom you made your purchase, you may be entitled to a refund or replacement of the goods or services. You have this protection only when the purchase price is 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: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$11,352.07	05/26/06	\$0.00	\$300.00

Amount Enclosed **CHASE**

Enroll me in the optional
Payment Protector Plan.
I understand the enclosed
offer and may cancel any time.

Initials _____ Date _____

414720700411720300030000011352075205256

51059 BEX Z 12106 C
ERIC V SMITH
38 MAPLE SUGAR ROAD
NEW MILLPORT PA 16851-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

1150001602810 3747004117203910



Statement Date: 04/03/06 - 05/01/06 CUSTOMER SERVICE
Payment Due Date: 05/26/06 In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line
Total Minimum Payment Due

\$300.00 ACCOUNT INQUIRIES
\$300.00 P.O. Box 15298
Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

	Account Number: 4147 2070 0411 7203	PAYMENT ADDRESS
Previous Balance	\$10,925.18	Credit Access Line \$14,000 Available Credit \$2,647 Cash Access Line \$2,800 Available for Cash \$2,647
Payment, Credits	-\$273.00	
Purchases, Cash, Debits	+\$434.89	
Finance Charges	+\$265.00	
New Balance	\$11,352.07	P.O. Box 15153 Wilmington, DE 19886-5153

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$108.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5784
Reward dollars earned from purchases	\$396.00	
Total reward dollars	\$504.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twenty-four month period.
Remaining rewards balance	\$504.00	
Flight credits transferred	0	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
04/02	24692166092000932258222	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95
04/26	24455016116080002637618	SHANER ENERGY INC. HUNTINGDON PA	373.94
04/27		LATE FEE	39.00
04/28	11181182927910626100006	PAYMENT - THANK YOU	273.00

FINANCE CHARGES

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .08217%	29.99%	\$11,120.57	\$265.00	\$0.00	\$265.00
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$265.00

Effective Annual Percentage Rate (APR): 29.99%

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

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 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.

Credit 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 in this statement. Please do not mail for payment to our U.S. Office of Consumer Protection, U.S. Department of Justice, Bureau of Financial Institutions 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, it will post to your account the next day for payment purposes. Please allow four business days for payment to be posted to your account as of that date. 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 disclosed for those payments.

Information Reported to Credit Bureaus: 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. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Services address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation or 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 drawn against the bank account, with the bank account number by sending the check amount along with the date, 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 15204, Wilmington, DE 19850-5204. 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 returning it. All other payments that you make should be sent to the appropriate payment address.

Annual Reserve Notice: If your account has an annual fee, it will be billed each year or in months; 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 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., balance transfers, 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 "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 there are 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 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, credits and other debits are reflected in the daily balance as they are added to the 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 all 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 previous cycle to calculate the daily periodic finance charge each day. This is called the "average daily balance" method for calculating finance charges. We do the same thing for each day of the current 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 listed on purchases itemized 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 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 (then add all the results together), the total will 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.

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 due date. Early payment of periodic finance charges will not reduce when your New Balance appears. Remaining Balance(s) in the Qualifying Promotional Financing section, pay your Total New Balance minus the total of these Remaining Balances(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." A deferred interest Qualifying Promotional Financing balance is not added to your account as soon as the first day after the 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 Services on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you 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 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 Rights for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased using 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.

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$12,327.20	06/26/06	\$0.00	\$326.00

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 _____

414720700411720300032600012327205224097

52334 BEX Z 15208 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16851-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

1050001602810 374700411720390*



Statement Date: 05/02/06 - 06/01/06
Payment Due Date: 06/26/06 **CUSTOMER SERVICE**
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line
Total Minimum Payment Due

\$326.00
\$326.00 **ACCOUNT INQUIRIES**
P.O. Box 15298
Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$11,352.07	Credit Access Line	\$14,000
Payment, Credits	-\$300.00	Available Credit	\$1,672
Purchases, Cash, Debts	+\$971.78	Cash Access Line	\$2,800
Finance Charges	+\$303.35	Available for Cash	\$1,672
New Balance	\$12,327.20		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$504.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from purchases	\$933.00	
Total reward dollars	\$1,437.00	
Total rewards transferred to flight credits	\$1,200.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twenty-four month period.
Remaining rewards balance	\$237.00	
Flight credits transferred	1	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
05/03	24692156123000649269754	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
05/18	24455016138080002523648	SHANER ENERGY INC. HUNTINGDON PA	910.83
05/26		LATE FEE	39.00
05/27	11481472928714996900008	PAYMENT - THANK YOU	300.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
	31 days in cycle	APR				
Purchases	V .08217%	29.99%	\$11,908.52	\$303.35	\$0.00	\$303.35
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$303.35

Effective Annual Percentage Rate (APR): 29.99%

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

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 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 your statement. You may also make payments by telephone, mail or Internet 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 a payment is made by telephone, mail or Internet, it is made to us at the time of the payment, except December 26 to 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, crediting of your payment may be delayed up to 2 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times dictated 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 details on your account may be reflected in your credit report. If you think we received 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 your check as a transaction and transfer funds from your account. We will not charge a fee for this service. You will receive a copy of the check in the same order as received by us, 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 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 19880-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute of any such check or other form of payment, we will accept the amount tendered as a valid payment on the disputed amount). We may refuse to accept any such payment by returning it to you (not cashing 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 successive annual fees. 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.

Explanations 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/conversion 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 "V" next to a periodic rate on this statement, that rate may vary, and its index and margin used to determine the rate and its corresponding APR are subject to change. Cardmember Agreements are amended. This statement includes a 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 transaction date, the beginning of the billing cycle in which they are posted to your account. We then add the daily balance for each feature that is the same as the date of the date described by the joys of 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 balances to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balances for each feature, we multiply the average daily balance by the applicable daily periodic rate and then add the result to 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 if a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement 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 for each feature for each day in the applicable billing cycle and then divide by the number of days in 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 may incur periodic finance charges on any Remaining Balance that appears in that section if you do not 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. We are not required to pay interest on a balance. Instead, we defer 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 possible. This is 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 19880-5299 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, or stop the payment entirely. You can do this by writing the Cardmember Service address or telephone number shown on this statement, or by calling 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.

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$12,379.22	07/27/06	\$0.00	\$328.00

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

CHASE

13835 BEX 2 18306 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

414720700411720300032800012379220000008



Statement Date: 06/02/06 - 07/02/06
Payment Due Date: 07/27/06
CUSTOMER SERVICE
In U.S. 1-800-792-0001
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

Minimum Payment Due for Credit Access Line
Total Minimum Payment Due

\$328.00
\$328.00
ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Previous Balance	\$12,327.20	Credit Access Line	\$14,000	P.O. Box 15153
Payment, Credits	-\$326.00	Available Credit	\$1,620	Wilmington, DE 19886-5153
Purchases, Cash, Debits	+\$60.95	Cash Access Line	\$2,800	VISIT US AT:
Finance Charges	+\$317.07	Available for Cash	\$1,620	www.chase.com/creditcards
New Balance	\$12,379.22			

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$237.00	For more information on Southwest Airlines
Reward dollars earned from purchases	\$22.00	Rapid Rewards program, log on to
Total reward dollars	\$259.00	www.southwest.com or call 1-800-445-5764
Remaining rewards balance	\$259.00	Southwest will automatically issue a Roundtrip
Flight credits transferred	0	Award for every 16 credits you earn in a
		twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
06/03	24692166154000344432030	WWW EARTHLINK.NET 800-719-4660 GA	\$21.95	
06/26		LATE FEE		39.00
06/27	1178178420000000035096	PAYMENT - THANK YOU	326.00	

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 .08217%	29.99%	\$12,447.46	\$317.07	\$0.00	\$317.07
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$317.07

Effective Annual Percentage Rate (APR): **29.99%**

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

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

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$12,749.74	08/26/06	\$328.00	\$638.00

CHASE

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

414720700411720300063800012749740000006

05635 BEX Z 21908 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

1150001602810 3747004117203911



Statement Date: 07/03/06 - 08/01/06
Payment Due Date: 08/26/06
CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line
Past Due Amount
Total Minimum Payment Due

\$310.00	ACCOUNT INQUIRIES
\$328.00	P.O. Box 15298
\$638.00	Wilmington, DE 19850-5298

PAYMENT ADDRESS

VISA ACCOUNT SUMMARY Account Number: 4147 2070 0411 7203
P.O. Box 15153
Wilmington, DE 19886-5153

Previous Balance	\$12,379.22	Credit Access Line	\$14,000	VISIT US AT:
Purchases, Cash, Debits	+\$80.95	Available Credit	\$1,250	www.chase.com/creditcards
Finance Charges	+\$309.57	Cash Access Line	\$2,800	
New Balance	<u>\$12,749.74</u>	Available for Cash	\$0	

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

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$259.00	For more information on Southwest Airlines
Reward dollars earned from purchases	\$22.00	Rapid Rewards program, log on to
Total reward dollars	\$281.00	www.southwest.com or call 1-800-445-5764
Remaining rewards balance	\$281.00	Southwest will automatically issue a Roundtrip
Flight credits transferred	0	Award for every 16 credits you earn in a
		twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
07/03	24692166184000983776675	WWW.EARTHLINKNET 800-719-4660 GA	\$21.95
07/27		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 .08217%	29.99%	\$12,557.89	\$309.57	\$0.00	\$309.57
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$309.57

Effective Annual Percentage Rate (APR): 29.99%

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

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 "Debit and Draw Card," or to "Cardmember," or to "U.S. Bank," or to "U.S. Bank, N.A.," or to "U.S. Bank, N.A. - Debit and Draw Card," or to "Debit and Draw Card." Write your account number or number on your check or money order. Payments must be accompanied by the payment coupon in this 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 by mail, we will credit it to your account as of the next day. If your payment is not received by us on or before December 25 by 1:00 p.m. local time at our post office box designated for payments by mail, we will credit it to your account as of the next 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.

Accuracy Information Related to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, non-payment 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 an 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 advisor if you have a question 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 tell us 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 declining it. All other payments that you make shall be sent to the appropriate account holder.

Annual General 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 liability.

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 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 "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 if there are no purchases, balance transfers, 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 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 date of the bill. This gives us a daily 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 balances 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 periods of more than one month, the previous cycle average daily balance is the total 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 itemized 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 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 daily periodic rate, and then add all of these results together, 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, you must pay the balance in full by the end of the 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 new purchases starting 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 Discrepancies 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 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 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 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 (either a check or a charge), or if you have a problem with the merchant, you may not have to pay the amount of 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 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 advertising for the property or services.

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$12,939.09	09/26/06	\$438.00	\$767.00

CHASE

Amount Enclosed Make your check payable to Chase Card Services.

New address or e-mail? Print on back.

414720700411720300076700012939090000004

26559 BEK 2 24408 C
 ERIC V SMITH
 38 MAPLE SUGAR ROAD
 NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

15000 160281 3747004117203911



Statement Date: 08/02/06 - 09/01/06 CUSTOMER SERVICE
 Payment Due Date: 09/26/06 In U.S. 1-800-792-0001
 Espanol 1-888-445-3368
 TDD 1-800-955-8050
 Pay by phone 1-800-435-7958
 Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line	\$329.00
Past Due Amount	\$438.00
Total Minimum Payment Due	\$767.00

PAYMENT ADDRESS

VISA ACCOUNT SUMMARY Account Number: 4147 2070 0411 7203 P.O. Box 15153
 Previous Balance \$12,749.74 Credit Access Line \$14,000 Wilmington, DE 19886-5153
 Payment, Credits -\$200.00 Available Credit \$1,060
 Purchases, Cash, Debits +\$60.95 Cash Access Line \$2,800 www.chase.com/creditcards
 Finance Charges +\$328.40 Available for Cash \$0
 New Balance \$12,939.09

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.

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$281.00	For more information on Southwest Airlines Rapid Rewards program, log on to www.southwest.com or call 1-800-445-5764
Reward dollars earned from purchases	\$22.00	
Remaining rewards balance	\$0.00	Southwest will automatically issue a Roundtrip Award for every 16 credits you earn in a twenty-four month period.
Reward dollars unavailable for redemption	\$303.00	
Flight credits transferred	0	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/03	24692166215000653012162	WWW*EARTHLINK.NET 800-719-4660 GA		\$21.95
08/26	1239238313126638330001	PAYMENT - THANK YOU	200.00	
08/27		LATE FEE		39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	Average Daily Balance APR	Finance Charge				
				Periodic Rate	Due To	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	0.08217%	29.99%	\$12,891.94	\$328.40	\$0.00	\$0.00	\$328.40	
Cash advances	0.08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total finance charges							\$328.40	

Effective Annual Percentage Rate (APR): 29.99%

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

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.

Creditling 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 may be delayed up to 10 days from the date it is mailed and up to 5 days from the date of money order or bank 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, it is mailed within 10 days of the date of your 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, we will credit the payment to your account as of that day. 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.

Amount Information Reported to Credit Bureaus: 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. 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 a one-time fund transfer, funds may be transferred to your account within 10 days of the date of your statement. 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, Winona, DE 15890-5049. 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 by us at a different address, we may accept the check and you will owe any remaining balance). We are not obliged 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 us or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Excessables 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 transfer, 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 the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are disclosed on your Cardmember Agreement. If a periodic rate is not available, we shall use the highest daily periodic rate at 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 is marked.

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 at the time of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date if the check feature (or credit feature) is used to determine the date of the transaction. The date of the transaction is the date of the transaction as amended. If a transaction date is in a different month 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 is marked.

To get the daily balance for each day of the next billing cycle, we will use the daily periodic rate for each feature for the average daily balance for the previous billing cycle, and then add the daily periodic rate for each feature for the current billing cycle. If the merchant 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 itemized 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 features. To determine an average daily balance, we add the daily balance and divide by the number of days in the applicable billing cycle. If we multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each 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(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(s) in that section if the balance is not paid 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) 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 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 a Qualifying Promotional Financing balance.

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 accrued over the repayment term for that purchase. Further, you will not 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 15209, Winona, DE 15890-5209 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 prevent you as a consumer from taking 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 Purchasers: 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 provided, if they are not fit for their intended use. If the purchase was made in another 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: 4147 2070 0411 7203
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$12,717.60 10/26/06 \$167.00 \$485.00

CHASE

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

414720700411720300048500012717600000006

07856 BX Z 27406 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW MILLPORT PA 16851-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

05000 160 281 374 7004 117203 911



Statement Date: 09/02/06 - 10/01/06 CUSTOMER SERVICE
 Payment Due Date: 10/26/06
 In U.S. 1-800-792-0001
 Espanol 1-888-446-3308
 TDD 1-800-955-8050
 Pay by phone 1-800-436-7958
 Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line \$318.00
 Past Due Amount \$167.00
 Total Minimum Payment Due \$485.00

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$12,939.09	Credit Access Line	\$14,000
Payment, Credits	-\$600.00	Available Credit	\$1,282
Purchases, Cash, Debits	+\$60.95	Cash Access Line	\$2,800
Finance Charges	+\$317.56	Available for Cash	\$0
New Balance	\$12,717.60		

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

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$303.00	For more information on Southwest Airlines
Reward dollars earned from purchases	\$22.00	Rapid Rewards program, log on to
Total reward dollars	\$325.00	www.southwest.com or call 1-800-445-5764
Remaining rewards balance	\$325.00	Southwest will automatically issue a Roundtrip
Flight credits transferred	0	Award for every 16 credits you earn in a
		twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
09/09	1253250851687732000003	PAYMENT - THANK YOU	\$200.00	
09/12	24692166255000222914149	WWW.EARTHLINK.NET 800-719-4660 GA		21.95
09/26	1269269083215854750005	PAYMENT - THANK YOU	400.00	
09/26		LATE FEE		39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 30 days in cycle	Average Daily Balance	Finance Charge				
				Periodic Rate	Due To	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.08217%	29.99%	\$12,882.13	\$317.56		\$0.00	\$0.00	\$317.56
Cash advances	.08217%	29.99%	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
Total finance charges								\$317.56

Effective Annual Percentage Rate (APR): 29.99%

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

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$13,399.75	11/26/06	\$0.00	\$332.00

CHASE

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

414720700411720300033200013399750000002

08229 BEX Z 30506 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000160281 3747004117203911



Statement Date: 10/02/06 - 11/01/06
Payment Due Date: 11/26/06

CUSTOMER SERVICE
In U.S. 1-800-792-0000
Espanol 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

Minimum Payment Due for Credit Access Line
Total Minimum Payment Due

\$332.00
\$332.00

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203 PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

Previous Balance	\$12,717.60	Credit Access Line	\$14,000
Payment, Credits	-\$805.00	Available Credit	\$600
Purchases, Cash, Debits	+\$1,155.91	Cash Access Line	\$2,800
Finance Charges	+\$331.24	Available for Cash	\$600
New Balance	\$13,399.75		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$325.00	For more information on Southwest Airlines
Reward dollars earned from purchases	\$1,156.00	Rapid Rewards program, log on to
Total reward dollars	\$1,481.00	www.southwest.com or call 1-800-445-5764
Total rewards transferred to flight credits	\$1,200.00	Southwest will automatically issue a Roundtrip
Remaining rewards balance	\$281.00	Award for every 16 credits you earn in a
Flight credits transferred	1	twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
10/04	24692166277000182225712	WWW*EARTHLINK.NET 800-719-4660 GA	\$21.95
10/07	12812800832536349300007	PAYMENT - THANK YOU	170.00
10/16	124427336269080001916045	SHANER ENERGY INC. HUNTINGDON PA	326.00
10/24	12972974200000000109333	PAYMENT - THANK YOU	315.00
10/24	214427336297080001874731	SHANER ENERGY INC. HUNTINGDON PA	807.96
10/26	1299299083253635390008	PAYMENT - THANK YOU	320.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	Average Daily Balance	Finance Charge				
				Periodic Rate	Due To	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.08217%	29.99%	\$13,003.44	\$331.24	\$0.00	\$0.00	\$331.24	\$331.24
Cash advances	.08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$331.24

Effective Annual Percentage Rate (APR): 29.99%

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

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 only one payment or coupon per envelope. We do not accept cash or checks for payment. It is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:30 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 1:30 p.m. local time at a 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, we will credit the payment as of the date it is received at our post office box designated for payments on this statement. A payment may be delayed for up to 4 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 details 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 Services address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, we authorize either to use information from your check to make a one-time electronic fund transfer from your account or to make a payment as a check. We will not use this information to make a regular electronic fund transfer from your account to withdraw funds from your account as soon as the same day we receive your payment. We 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 19850-5299 as soon as possible. We must receive you to tender in full within 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, you may continue to use your card as you normally do. If you do not receive a response from us, or if we have not resolved the issue to your satisfaction, you may contact your card issuer or your bank. If you do not receive a response from us, or if we have not resolved the issue to your satisfaction, you may contact your card issuer or your bank.

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 of the purchase if the merchant fails to correct the problem. If you have purchased an item for 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.

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 may send you a 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 will cancel our rights to collect the annual fee and we will not impose any additional annual fee 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 rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advances ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overlimit advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These charges are computed differently for each feature. The same periodic rate is used to determine the daily periodic rate for the same feature. The periodic rate is used 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 incur 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 other credits, and subtract any promotional balance or overlimit advance. We then divide the beginning balance 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 paper 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 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 new balance for the next day. This continues until the last day of the billing cycle. We then add the average daily balance 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 billed on purchases carried over from your previous statement. If we received payment on your New Balance on your previous statement in full by the date after your payment was due, we do not add the periodic finance charge for the previous cycle to the daily balance for the previous 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 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 totals 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, fee, or finance charge incurred if 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

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$13,909.52	12/26/06	\$332.00	\$670.00

CHASE

Amount Enclosed

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

414720700411720300067000013909520000005

30437 BEX Z 33506 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

115000 160281 3747004117203911



Statement Date: 11/02/06 - 12/01/06
Payment Due Date: 12/26/06
CUSTOMER SERVICE
In U.S. 1-800-792-0001
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

Minimum Payment Due for Credit Access Line	\$338.00
Past Due Amount	\$332.00
Total Minimum Payment Due	\$670.00

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

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$13,399.75	Credit Access Line	\$14,000
Purchases, Cash, Debits	+\$172.44	Available Credit	\$90
Finance Charges	+\$337.33	Cash Access Line	\$2,800
New Balance	<u>\$13,909.52</u>	Available for Cash	\$0

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

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$281.00	For more information on Southwest Airlines
Reward dollars earned from purchases	\$134.00	Rapid Rewards program, log on to
Total reward dollars	\$415.00	www.southwest.com or call 1-800-445-5764
Remaining rewards balance	\$415.00	Southwest will automatically issue a Roundtrip
Flight credits transferred	0	Award for every 16 credits you earn in a
		twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
11/03	24692166307000957369772	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95	
11/06	24910166311002220726853	MIXXER, INC. 877-4649937 IN	10.99	
11/07	24427336311080001870756	SHANER ENERGY INC. HUNTINGDON PA	100.50	
11/26		LATE FEE	39.00	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 30 days in cycle	Average Daily Balance	Finance Charge			
				APR	Periodic Rate	Due To Transaction Fee	Accumulated Fin Charge
Purchases	V .08217%	29.99%	\$13,684.13	\$337.33	\$0.00	\$0.00	\$337.33
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$337.33

Effective Annual Percentage Rate (APR): 29.99%

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

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.

Credit Card 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 flap. Please do not use a stamp on the envelope flap. Please do not use tape on the envelope flap. Please do not use a rubber band to hold the envelope flap closed. Please do not use staples, tacks, pins, tape or correspondence included with your payment. If your payment is made by mail, it must be postmarked 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 of that balance. 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 of P.O. Box 15293 Wilmington, DE 19880-5293 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 that is in dispute. If we are investigating, but you are still obliged to pay the amount 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 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 Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased using a credit card (either in the store or over the telephone), you have the right to cancel the purchase if you return the goods or services to the merchant. You may not have to pay the remaining amount due on the goods or services. You have this protection even 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.

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 day we mail your statement. If you notify us that you wish to close your account as soon as the same day we receive your payment, and you still do 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 intend (in full satisfaction of a disputed amount) must be sent to Card Services, P.O. Box 15293 Wilmington, DE 19880-5293. If a payment is marked "paid in full" (e.g., if it is determined there is no valid dispute) or if it is a check received at a post office address, we will 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 day we mail your statement. If you notify us that you wish to close your account as soon as the same day we receive your payment, and you still do 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.

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 transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to you and the fees and charges that are associated with each feature. 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 each billing cycle 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 interest, periodic finance charges, etc.) and then subtract any new credits or 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 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 the periodic finance charges for that day. We then add the periodic finance charges to get the daily 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 previous statement shows a balance on purchases itemized on your previous statement or if 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 with 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 charge for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle with a monthly periodic rate(s) applies, we add your daily balances and divide by the applicable monthly periodic rate, and then 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 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

New Balance Payment Due Date Past Due Amount Minimum Payment
 \$13,628.67 01/26/07 \$0.00 \$353.00

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



Enroll me in the optional
 Payment Protection Plan.
 I understand the enclosed
 offer and may cancel any time.

Initials _____ Date _____

414720700411720300035300013628675334666

09862 BEX Z 107 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

45000160281 374700411720390



Opening/Closing Date: 12/02/06 - 01/01/07
 Payment Due Date: 01/26/07 CUSTOMER SERVICE
 In U.S. 1-800-792-0001
 Español 1-888-446-3308
 TDD 1-800-955-8050
 Pay by phone 1-800-436-7958
 Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line \$353.00
 Total Minimum Payment Due \$353.00

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

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

PAYMENT ADDRESS

Previous Balance	\$13,909.52	Credit Access Line	\$14,000	P.O. Box 15153
Payment, Credits	-\$670.00	Available Credit	\$371	Wilmington, DE 19886-5153
Purchases, Cash, Debits	+\$36.90	Cash Access Line	\$2,800	VISIT US AT:
Finance Charges	+\$352.25	Available for Cash	\$371	www.chase.com/creditcards
New Balance	\$13,628.67			

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0
Rewards Dollars Transferred In	437
Total Reward Dollars earned this statement	437
Reward Dollars transferred to Credits	22
Remaining Reward Dollars	415
Rapid Rewards Credits transferred	0

For more information on Southwest Airlines

Rapid Rewards program, log on to

www.southwest.com

Southwest will automatically issue a Roundtrip
 Award for every 16 credits you earn in a
 twelve-month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
12/02 2469216633600092734465	WWW.EARTHLINK.NET 800-719-4660 GA		\$21.95
12/20 13543540834552551400009	PAYMENT - THANK YOU		670.00
12/20 7426685354346700014358	EPAY FEEWILMINGTON DE		14.95

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge				
				Periodic Rate	Due To	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .08217%	29.99%	\$13,828.51	\$352.25		\$0.00	\$0.00	\$352.25
Cash advances	V .08217%	29.99%	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
Total finance charges								\$352.25

Effective Annual Percentage Rate (APR): 29.99%

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

Receive Awards faster than ever. Your Southwest Airlines Rapid Rewards Visa Signature card just got better. You will now receive 2 Reward Dollars for every \$1 spent on Southwest Airlines Vacations & Rapid Rewards Preferred Partners; 2 Rapid Rewards credits every year on your anniversary & more.

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 payment by mail must comply with the rules of the post office. This statement may be used as a check or credit card and may be 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 mailed to us by regular mail, except on December 25 by 12:00 p.m. (local time) at the post office or depositary designated for 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 mailed to us after 12:00 p.m. on December 25 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 the next day. If your payment is in accordance with our payment instructions, but is mailed to us after 12:00 p.m. on December 25 by 12:00 p.m. (local time) at a post office or depositary designated for this statement, we will credit the payment to your account as of the next day.

Customer Service: You 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. 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 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 you receive your bill. If you do not want us to withdraw funds from your checking account, call the Cardmember 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 15269, 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 owe any remaining balance to us, or we may accept any such payment by returning it to you, not cashing it or destroying it. All other payments that are sent to us will 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 day 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/convenience checks and cash advance checks ("check financing"), 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 "V" next to a periodic rate on this statement, that rate may vary, and the index or margin used to determine that rate and its corresponding APR is determined by the Cardmember Agreement, as amended. These minimum finance charges 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 transaction date, the beginning of the billing cycle in which they occurred, and as of the date of each transaction (if the transaction date is different from the date it occurred). Fees and other charges are added as of the date they occur or 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. 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.) We then add the daily balance for the day previous to today (to 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 itemized 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 each feature in the applicable billing cycle. We then divide the total 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(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, 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. If payment in full is received by the due date, we will not accrue 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 no "Qualifying Promotional Financing" section on this statement, you will accrue periodic finance charges on new purchases starting before the last payment in this 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 on your New Balance, instead, they accrue from the first day of the 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 15269, Wilmington, DE 19850-5049 as soon as possible. We must receive your letter 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 you question. You have the right to refuse to pay any part of your bill that you believe is inaccurate or describes an item 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 if the purchase price was more than \$50 and the purchase was made in your 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: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,041.85	02/26/07	\$353.00	\$747.85

CHASE

Amount Enclosed

\$

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

4147207004117203000747850140418500000003

09172 BEX 2 02207 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

150001602810 3747004117203910



Opening/Closing Date: 01/02/07 - 02/01/07
Payment Due Date: 02/26/07
CUSTOMER SERVICE
In U.S. 1-800-792-0001
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

Minimum Payment Due for Credit Access Line \$353.00
Payment Due for Balance Over Credit Access Line \$41.85
Past Due Amount \$353.00
Total Minimum Payment Due \$747.85

PAYMENT ADDRESS

P.O. Box 15153

Wilmington, DE 19886-5153

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$13,628.67	Credit Access Line	\$14,000	VISIT US AT:
Purchases, Cash, Debits	+\$60.95	Available Credit	\$0	www.chase.com/creditcards
Finance Charges	+\$352.23	Cash Access Line	\$2,800	
New Balance	\$14,041.65	Available for Cash	\$0	

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	415	For more information on Southwest Airlines
Reward Dollars earned on other purchases	22	Rapid Rewards program, log on to
Courtesy Adjustments	22	www.southwest.com
Total Reward Dollars earned this statement	459	Southwest will automatically issue a Roundtrip
Remaining Reward Dollars	459	Award for every 16 credits you earn in a
Reward Dollars unavailable for redemption	0	twelve-month period.
Rapid Rewards Credits transferred	0	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
01/04 24592167004000895048366		WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95	
01/26		LATE FEE		39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	Average Daily Balance	Finance Charge			
				Periodic Rate	Due To Transaction	Accumulated Fee	FINANCE CHARGES
Purchases	V 08217%	29.99%	\$13,827.60	\$352.23	\$0.00	\$0.00	\$352.23
Cash advances	V 08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$352.23

Effective Annual Percentage Rate (APR): 29.99%

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

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 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.

Credit Card 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 branch bank from which you hold an account. Do not mail 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 by mail, we will credit it to your account as of the next day. If your payment is made 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.

Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other details of 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 Services 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 day we receive your payment, and we will not be able to cash your check until the next business day at 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 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, you may accept the check and we will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or returning it with all other payments that you make to us 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.

Exclusion 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/conversions, checks and cash advance checks ("check financing"), 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 "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and the corresponding periodic rate are described in your Cardmember Agreement, as amended. This is the 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. Checks and cash advances are added as of the date of the check or cash advance. Fees are added as of the date of the fee. If a fee is posted on a later date of our checks, 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 daily balance, we add the periodic finance charges for all features. To determine the daily balance, we add our 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 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 (if applicable): We assess periodic finance charges on a transaction, fee, or finance charge from the day it is 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 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 Purchase Date. To avoid periodic finance charges on any Remaining Balance, pay the applicable Purchase 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.

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 Purchase Date, the deferred finance charges will be added to your account as soon as the day after the applicable Purchase 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 day 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 15269 Wilmington, DE 19850-5269 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 must notify us in writing to stop the automatic payment. To stop the payment, you 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 quantity 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.

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Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,429.92	03/26/07	\$706.00	\$1,463.92

CHASE

Amount Enclosed

\$

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

414720700411720300146392014429920000001

14376 BX Z 06007 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19885-5153

1050001602810 3747004117203911



Opening/Closing Date: 02/02/07 - 03/01/07
Payment Due Date: 03/26/07
CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line	\$328.00
Payment Due for Balance Over Credit Access Line	\$429.92
Past Due Amount	\$706.00
Total Minimum Payment Due	\$1,463.92

Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19885-5153

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$14,041.85	Credit Access Line	\$14,000	VISIT US AT:
Purchases, Cash, Debits	+\$60.95	Available Credit	\$0	www.chase.com/creditcards
Finance Charges	+\$327.12	Cash Access Line	\$2,800	
New Balance	\$14,429.92	Available for Cash	\$0	

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

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	459
Reward Dollars earned on other purchases	22
Remaining Reward Dollars	0
Reward Dollars unavailable for redemption	481
Rapid Rewards Credits transferred	0

For more information on Southwest
Airlines Rapid Rewards program,
log on to southwest.com
or call 1-800-445-5764

Southwest will automatically issue
a roundtrip Award for
every 16 credits you earn in a
twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa
card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you
will receive one Rapid Rewards credit. Earned credits will be transferred within 30
days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
02/13	2469216704400208426088	WWW.EARTHLINKNET 800-719-4660 GA	\$21.95	
02/26		LATE FEE		39.00

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			
				Periodic Rate	Due To	Transaction Fee	Accumulated Fin Charge
Purchases	V .08217%	29.99%	\$14,217.69	\$327.12	\$0.00	\$0.00	\$327.12
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges

\$327.12

Effective Annual Percentage Rate (APR): 29.99%

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

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,900.33	04/26/07	\$1,034.00	\$2,307.33



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

4147207004117203002307330149003300000009

11672 BX 2 09107 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16851-9531

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

1150001602810 3747004117203911



Opening/Closing Date: 03/02/07 - 04/01/07
Payment Due Date: 04/26/07

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-438-7958
Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line \$373.00
Payment Due for Balance Over Credit Access Line \$900.33
Past Due Amount \$1,034.00
Total Minimum Payment Due **\$2,307.33** P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS

P.O. Box 15153

Wilmington, DE 19886-5153

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$14,429.92	Credit Access Line	\$14,000	VISIT US AT:
Purchases, Cash, Debits	+\$98.00	Available Credit	\$0	www.chase.com/creditcards
Finance Charges	+\$372.41	Cash Access Line	\$2,800	
New Balance	\$14,900.33	Available for Cash	\$0	

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.

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0	For more information on Southwest
Anniversary Bonus Reward Dollars	2,400	Airlines Rapid Rewards program,
Remaining Reward Dollars	0	log on to southwest.com
Reward Dollars unavailable for redemption	2,881	or call 1-800-445-5764
Rapid Rewards Credits transferred	0	Southwest will automatically issue

a roundtrip Award for
every 16 credits you earn in a
twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date Reference Number	Merchant Name or Transaction Description	Amount	
		Credit	Debit
03/26	LATE FEE	\$39.00	
04/01	ANNUAL MEMBERSHIP FEE	59.00	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. APR	Average Daily Balance	Finance Charge			
				Periodic Rate	Due To Transaction Fee	Accumulated Fee	FINANCE CHARGES
Purchases	V .08217%	29.99%	\$14,619.94	\$372.41	\$0.00	\$0.00	\$372.41
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$372.41

Effective Annual Percentage Rate (APR): 29.99%

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

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,925.90	05/26/07	\$1,027.00	\$2,319.90



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

4147207004117203002319900149259000000003

19909 BX 2 12107 C
ERIC V SMITH
56 MAPLE SUGAR RD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000 160 281 374 7004 11720391#



Opening/Closing Date: 04/02/07 - 05/01/07
Payment Due Date: 05/26/07

CUSTOMER SERVICE
In U.S. 1-800-792-0001
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

Minimum Payment Due for Credit Access Line	\$367.00
Payment Due for Balance Over Credit Access Line	\$925.90
Past Due Amount	\$1,027.00
Total Minimum Payment Due	\$2,319.90

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

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

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$14,900.33	Credit Access Line	\$14,000	VISIT US AT:
Payment, Credits	-\$380.00	Available Credit	\$0	www.chase.com/creditcards
Purchases, Cash, Debits	+\$39.00	Cash Access Line	\$2,800	
Finance Charges	+\$366.57	Available for Cash	\$0	
New Balance	\$14,925.90			

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.

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0	For more information on Southwest
Remaining Reward Dollars	0	Airlines Rapid Rewards program,
Reward Dollars unavailable for redemption	2,881	log on to southwest.com
Rapid Rewards Credits transferred	0	or call 1-800-445-5764

Southwest will automatically issue a roundtrip Award for

every 16 credits you earn in a twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
04/15	11051050838718781400002	PAYMENT - THANK YOU	\$380.00
04/26		LATE FEE	39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. APR	Average Daily Balance	Finance Charge
	30 days in cycle			Due To Periodic Rate
Purchases	.08217%	29.99%	\$14,870.30	\$366.57
Cash advances	.08217%	29.99%	\$0.00	\$0.00
Total finance charges				\$366.57

Effective Annual Percentage Rate (APR): 29.99%

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

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 tend to 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 you a 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 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 "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, 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 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 delinquent 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.

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$15,350.02	06/26/07	\$1,394.00	\$3,130.02

CHASE

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

414720700411720300313002015350020000002

42485 BX Z 15207 C
ERIC V SMITH
35 MAPLE SUGAR RD
NEW MILLPORT PA 16851-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

105000 160281 3747004117203911



Opening/Closing Date: 05/02/07 - 06/01/07
Payment Due Date: 06/26/07
CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-8308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line	\$386.00
Payment Due for Balance Over Credit Access Line	\$1,350.02
Past Due Amount	\$1,394.00
Total Minimum Payment Due	<u>\$3,130.02</u>

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-6298

PAYMENT ADDRESS

P.O. Box 15153

Wilmington, DE 19886-5153

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$14,925.90	Credit Access Line	\$14,000	VISIT US AT:
Purchases, Cash, Debits	+\$39.00	Available Credit	\$0	www.chase.com/creditcards
Finance Charges	+\$385.12	Cash Access Line	\$2,800	
New Balance	<u>\$15,350.02</u>	Available for Cash	\$0	

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.

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0	For more information on Southwest Airlines Rapid Rewards program, log on to southwest.com or call 1-800-445-5764
Reward Dollars forfeited	2,881	
Remaining Reward Dollars	0	
Reward Dollars unavailable for redemption	0	Southwest will automatically issue a roundtrip Award for every 16 credits you earn in a twenty-four month period.
Rapid Rewards Credits transferred	0	

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
05/27		LATE FEE	\$39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	Average Daily Balance	Due To Periodic Rate	Finance Charge	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .08217%	29.99%	\$15,118.92	\$385.12	\$0.00	\$0.00	\$0.00	\$385.12
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges

\$385.12

Effective Annual Percentage Rate (APR): 29.99%

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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000 N Z D1 07/06/01

Page 1 of 1

01888 MA MA 42485

1521000040004248501

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.

Credit Card 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 time 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 "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, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments, 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 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 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: 4147 2070 0411 7203
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$15,772.15 07/26/07 \$1,780.00 \$3,936.15



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

414720700411720300393615015772150000002

34821 BX 2 18207 C
 ERIC V SMITH
 36 MAPLE SUGAR RD
 NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

15000 160 281 374 7004117203911



Opening/Closing Date: 06/02/07 - 07/01/07
 Payment Due Date: 07/26/07 CUSTOMER SERVICE
 In U.S. 1-800-792-0001
 Espanol 1-888-446-3308
 TDD 1-800-955-8050
 Pay by phone 1-800-436-7958
 Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line	\$384.00
Payment Due for Balance Over Credit Access Line	\$1,772.15
Past Due Amount	\$1,780.00
Total Minimum Payment Due	\$3,936.15

ACCOUNT INQUIRIES
 P.O. Box 15288
 Wilmington, DE 19850-5298

PAYMENT ADDRESS

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

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$15,350.02	Credit Access Line	\$14,000	VISIT US AT:
Purchases, Cash, Debits	+\$39.00	Available Credit	\$0	www.chase.com/creditcards
Finance Charges	+\$383.13	Cash Access Line	\$2,800	
New Balance	\$15,772.15	Available for Cash	\$0	

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.

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0	For more information on Southwest Airlines Rapid Rewards program, log on to southwest.com or call 1-800-445-5754
Remaining Reward Dollars	0	
Reward Dollars unavailable for redemption	0	
Rapid Rewards Credits transferred	0	

Southwest will automatically issue a roundtrip Award for every 15 credits you earn in a twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
06/26	LATE FEE		\$39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp.	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
	30 days in cycle	APR					
Purchases	V .08217%	29.99%	\$15,542.15	\$383.13	\$0.00	\$0.00	\$383.13
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$383.13

Effective Annual Percentage Rate (APR): 29.99%

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

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 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 advances checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or over/under advances). These calculations may combine different categories with the same daily periodic rates. 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, 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 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 over/under 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 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.

New Balance Payment Due Date Past Due Amount Minimum Payment
 \$15,772.15 08/26/07 \$2,164.00 \$4,251.15

CHASE

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

414720700411720300425115015772150000001

00228 BX 9 21307 C
 ERIC V SMITH
 35 MAPLE SUGAR RD
 NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

15000 160 281 374 7004 117203 911



Opening/Closing Date: 07/02/07 - 08/01/07
 Payment Due Date: 08/26/07
CUSTOMER SERVICE
 In U.S. 1-800-792-0001
 Espanol 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

Minimum Payment Due for Credit Access Line \$315.00
 Payment Due for Balance Over Credit Access Line \$1,772.15
 Past Due Amount \$2,164.00
 Total Minimum Payment Due \$4,261.15

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

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$15,772.15	Credit Access Line	\$14,000
New Balance	\$15,772.15	Available Credit	\$0
		Cash Access Line	\$2,800
		Available for Cash	\$0

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.

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0
Remaining Reward Dollars	0
Reward Dollars unavailable for redemption	0
Rapid Rewards Credits transferred	0

For more information on Southwest
 Airlines Rapid Rewards program,
 log on to southwest.com
 or call 1-800-445-5764

Southwest will automatically issue
 a roundtrip Award for
 every 16 credits you earn in a
 twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa
 card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you
 will receive one Rapid Rewards credit. Earned credits will be transferred within 30
 days of this statement.

FINANCE CHARGES

Category	Finance Charge				Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
	Daily Periodic Rate	Corresp. 31 days in cycle	APR	Average Daily Balance			
Purchases	.00000%	0.00%	\$15,772.15	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	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 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, 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 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 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 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 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 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 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 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 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: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$15,772.15	09/27/07	\$2,479.00	\$4,566.15



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

414720700411720300456615015772150000002

00365 BEX 9 24507 C
ERIC V SMITH
36 MAPLE SUGAR RD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000 160 281 374 7004 117203911



Opening/Closing Date: 08/02/07 - 09/02/07
Payment Due Date: 09/27/07
CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-445-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line	\$315.00
Payment Due for Balance Over Credit Access Line	\$1,772.15
Past Due Amount	\$2,479.00
Total Minimum Payment Due	\$4,566.15

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

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

VISA SIGNATURE SUMMARY Account Number: 4147 2070 0411 7203

Previous Balance	\$15,772.15	Credit Access Line	\$14,000	VISIT US AT:
New Balance	\$15,772.15	Available Credit	\$0	www.chase.com/creditcards
		Cash Access Line	\$2,800	
		Available for Cash	\$0	

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 1-888-792-7547 (collect 1-302-594-8200).

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0
Remaining Reward Dollars	0
Reward Dollars unavailable for redemption	0
Rapid Rewards Credits transferred	0

For more information on Southwest Airlines Rapid Rewards program, log on to southwest.com or call 1-800-445-5764

Southwest will automatically issue a roundtrip Award for every 16 credits you earn in a twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp.	Average Daily Balance	Due To Periodic Rate	Finance Charge	Accumulated Fin Charge	FINANCE CHARGES
	32 days in cycle	APR					
Purchases	.00000%	0.00%	\$15,772.15	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	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.

IMPORTANT NEWS

Your 2007-2008 Privacy Notification is enclosed for your record.

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.

Credit 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 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 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 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 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 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 19830-5299 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.

Statement for account number: 4147 2070 0411 7203

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$15,272.15	10/26/07	\$2,294.00	\$3,871.16

CHASE

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

414720700411720300387115015272150000009

00708 BX 9 27407 C
ERIC V SMITH
35 MAPLE SUGAR RD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000 160 281 374 7004 117 203 911



Opening/Closing Date: 09/03/07 - 10/01/07
Payment Due Date: 10/26/07

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Espanol 1-888-445-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line	\$305.00
Payment Due for Balance Over Credit Access Line	\$1,272.15
Past Due Amount	\$2,294.00
Total Minimum Payment Due	\$3,871.15

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

PAYMENT ADDRESS

P.O. Box 15153

Wilmington, DE 19886-5153

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$15,772.15	Credit Access Line	\$14,000	VISIT US AT:
Payment, Credits	-\$500.00	Available Credit	\$0	www.chase.com/creditcards
New Balance	\$15,272.15	Cash Access Line	\$2,800	
		Available for Cash	\$0	

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 1-888-792-7547 (collect 1-302-594-8200).

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0
Remaining Reward Dollars	0
Reward Dollars unavailable for redemption	0
Rapid Rewards Credits transferred	0

For more information on Southwest Airlines Rapid Rewards program, log on to southwest.com or call 1-800-445-5764

Southwest will automatically issue a roundtrip Award for every 16 credits you earn in a twenty-four month period.

Every time you make a purchase with your Southwest Airlines Rapid Rewards Visa card, you will earn Reward Dollars. For every 1,200 Reward Dollars earned you will receive one Rapid Rewards credit. Earned credits will be transferred within 30 days of this statement.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/31	12462436957260560003987	PAYMENT - THANK YOU	\$500.00	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. APR	Average Daily Balance	Due To Periodic Rate	Finance Charge	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.00000%	0.00%	\$15,272.15	\$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 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 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 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 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 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 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 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

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.

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.



A handwritten signature in black ink, appearing to read "R. J. Smith", is written over a horizontal line. Below the signature, the text "Attorney for Plaintiff" is printed in a smaller, sans-serif font.

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 23rd day of December, 2008 upon the following:

Eric V Smith
318 Ruch Street
Clearfield Pa 16830

By: 

Benjamin R. Bibler, Esquire
PA ID# 93598
Weltman, Weinberg & Reis CO L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15215

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

CHASE BANK USA NA

Plaintiff

No. 07-1872-CCD

vs.

ERIC V SMITH
Defendant

ORDER OF COURT

AND NOW, to wit, this 2nd day of January, 2009, upon consideration of the record,
it is HEREBY, ORDERED, ADJUDGED AND DECREED that the Motion For Summary Judgment on
the above captioned matter is scheduled for January 26, 2009 at
1:40 ~~2:00~~ p.m. Courtroom #1, Clearfield County Courthouse.

BY THE COURT:

Frederick J. Cunneen
J.

FILED *cc*
01/02/2009 Atty. Biber
JAN 02 2009
S William A. Shaw
Prothonotary/Clerk of Courts
(cc)

DATE: 1/21/09

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
JAN 02 2009

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.: 07-1872-CD

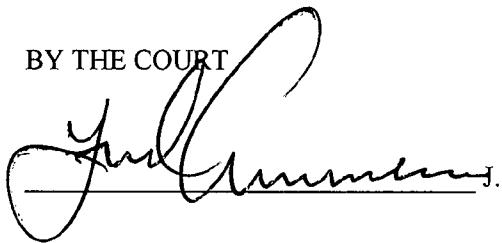
vs.

ERIC V SMITH,
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 26th day of Jan., 2009, 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 \$15272.15 with interest at the rate of 6.0% per annum from date of judgment, and attorneys fees in the amount of \$1500.00 to total \$16,772.15, plus costs.

BY THE COURT



^S FILED

JAN 26 2009

o (2:30 PM
William A. Shaw

Prothonotary/Clerk of Courts

2 cent - Apr

YEAR

FILED

JAN 26 2009

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 1/26/09

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

Case No.: 07-1872-CD

TYPE OF PLEADING

vs.

**PRAECIPE FOR JUDGMENT
PER ORDER OF COURT**

ERIC V SMITH

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 Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED Atty pd 20.00
MAY 04 2009 1CC&Notice
William A. Shaw
Prothonotary/Clerk of Courts
to Def. (60)

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

CHASE BANK USA, N.A.

Plaintiff

Case No.: 07-1872-CD

vs.

ERIC V SMITH

Defendant.

PRAECIPE FOR JUDGMENT

TO THE PROTHONOTARY:

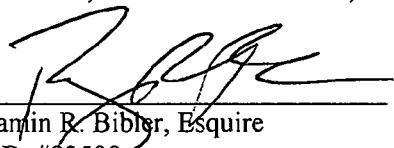
Pursuant to Pa.R.C.P. 237, I certify that a copy of this Praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

In light of the Court Order granting Judgment in favor of Plaintiff on January 26 2009, kindly enter Judgment against the Defendant, ERIC V SMITH, in the amount of \$16,772.15 computed as follows:

Amount Awarded per Order:	\$15,272.15
Interest from date of judgment at the legal rate of 6% per annum:	\$0.00
Attorneys Fees	\$1500.00
TOTAL:	\$16,772.15

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 Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

Plaintiff's address is: Weltman, Weinberg & Reis, 1400 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
And Defendant's address is: 318 Ruch St Clearfield Pa 16830

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

CHASE BANK USA, N.A.

Plaintiff

Case No.: 07-1872-CD

vs.

ERIC V SMITH

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 May 4, 2009

Assumpsit Judgment in the amount of \$16,772.15, plus interest at 6% per annum, plus costs.

Trespass Judgment in the amount of \$_____ plus costs.

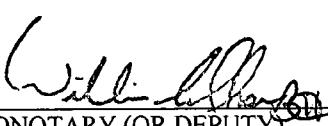
If not satisfied within sixty (60) days, your motor vehicle operator's license and/or registration will be suspended by the Department of Transportation, Bureau of Traffic Safety, Harrisburg, PA.

Entry of Judgment of

- Court Order
- Non-Pros
- Confession
- Default
- Verdict
- Arbitration Award
- By Consent

Prothonotary

Eric V Smith
318 Ruch St
Clearfield Pa 16830

By: 
PROTHONOTARY (OR DEPUTY)

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

CHASE BANK USA NA,

Plaintiff,

Case No.: 07-1872-CD

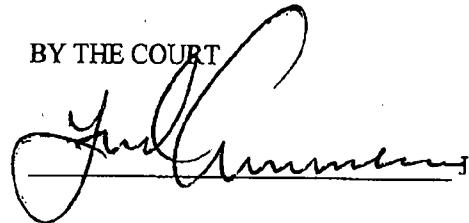
vs.

ERIC V SMITH,
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 26th day of Jan., 2009, 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 \$15272.15 with interest at the rate of 6.0% per annum from date of judgment, and attorneys fees in the amount of \$1500.00 to total \$16,772.15, plus costs.

BY THE COURT



FILED
COPIED

JAN 26 2009
01/23/09
William A. Shaw
Prothonotary/Clerk of Courts

2 copies to Appr

Year

SMI

06212987

FILED

SEP 21 2009

W/1:30/2009
William A. Shaw
Prothonotary/Clerk of Courts

1 CERT TO ATTY

JUDGMENT NOT
SAT.

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

CHASE BANK USA, N.A.

Plaintiff No. 07-1872-CD

vs.

PRAECIPE TO SETTLE, DISCONTINUE
AND END WITH PREJUDICE TO REFILE

ERIC V SMITH

Defendant(s)

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
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#6212987 CH1

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

CHASE BANK USA, N.A.

Plaintiff

vs.

Civil Action No. 07-1872-CD

ERIC V SMITH

Defendant(s)

PRAECIPE TO SETTLE DISCONTINUE AND END WITH PREJUDICE TO REFILE

TO THE PROTHONOTARY OF COUNTY:

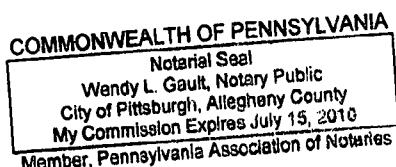
Settle, Discontinue and End With Prejudice to Refile the above-captioned matter upon the records of the Court and mark the costs paid.

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

By: 
James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#6212987

Sworn to and subscribed
Before me the 11th
Day of September, 2009

NOTARY PUBLIC



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

CHASE BANK USA, N.A.

Plaintiff No. 07-1872-CD

vs. PRAECIPE FOR SATISFACTION OF
JUDGMENT

ERIC V SMITH

Defendant(s) 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.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7999

WWR#6212987 CH1

FILED *pd \$7.00 Atty*
11/12/2009 *CC&I Cert of*
NOV 12 2009 *Sat issued*
to Atty Warmbrodt
LM
S
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. 07-1872-CD

ERIC V SMITH

Defendant(s)

PRAECIPE FOR SATISFACTION OF JUDGMENT

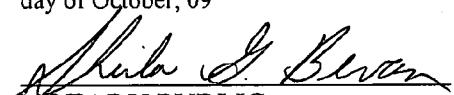
At the request of the undersigned attorneys for the Plaintiff, you are directed to satisfy the above-captioned Judgment.

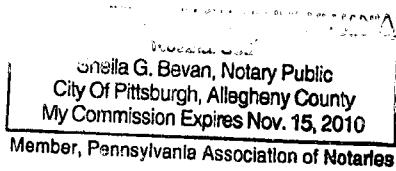
WELTMAN, WEINBERG & REIS CO., L.P.A.

By: 
James C. Warmbrodt, Esquire
PA I.D. # 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7999

WWR #6212987

Sworn to and subscribed
before me this 15
day of October, 09


NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2007-01872-CD

Chase Bank USA, N.A.

Debt: \$16,772.15

Vs.

Atty's Comm.:

Eric V. Smith

Interest From:

Cost: \$7.00

NOW, Thursday, November 12, 2009 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 12th day of November, A.D 2009.



Prothonotary

LM