

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

ROA Report

Page 1 of 1

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.	No Judge
	✓ Filing: Complaint in Civil Action Paid by: Warmbrodt, James C. (attorney for 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	✓ Praecipe to Schedule, filed by s/Benjamin R. Bibler, Esq. No CC	No Judge
	✓ 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

vs.

ERIC V SMITH

Defendant

No: 07-1872-CD

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 2718
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06212987 C J Pit SJS

FILED

NOV 15 2007

William A. Shaw
Prothonotary/Clerk of Courts

Atty pd. 85.00
iCC Sheriff

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.



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

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



Amount Enclosed \$

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

414720700411720300393615015772150000002

34821 BOX 2 15207 C
ERIC V SMITH
36 MAPLE SUGAR RD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈5000 160 28⑈ 374 7004 117 2039⑈



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 1-800-955-8060
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
Purchases, Cash, Debits	+\$39.00	Available Credit	\$0
Finance Charges	+\$383.13	Cash Access Line	\$2,800
New Balance	\$15,772.15	Available for Cash	\$0

VISIT US AT:
www.chase.com/creditcards

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

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	Daily Periodic Rate	Corresp. 30 days in cycle APR	Average Daily Balance	Finance Charge 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

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000 N 2 01 07/07/01

Page 1 of 1

01860 MA MA 34821

18210000040003482101

EXHIBIT

C212 987

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15349, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the 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 in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

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

MA021207

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

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

Your billing statement shows your beginning balance and your ending balance (the "New Balance" on your billing statement). If the New Balance is \$10.00 or less, your minimum payment due will be the New Balance. Otherwise, it will be the largest of: minimum payment due will be the New Balance; or the sum of 1% of the New Balance, the following: \$10.00; 2% of the New Balance; and any billed late and overlimit fees. As total billed periodic rate finance charges, and any billed late and overlimit fees. As total billed periodic rate finance charges, we also add any amount past due and any amount 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 and insurance premiums) is closed or suspended for any reason, or your account 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 for 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* 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 ending 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 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 delinquency 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 each of 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 category attributable to that billing cycle, except for minor variations due to rounding.

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

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 of \$1.00 would be added to your cash advance balance.

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

- balance transfer checks,
- balance transfers.

- **Balance transfer:** 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 category as of the transaction date of the balance transfer balance

OTHER FEES AND CHARGES

OTHER FEES AND CHARGES 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 includes the late fee. This balance is the same as the New Balance shown on the prior month's statement for which we did not receive at least the required minimum payment by the date and time it was due.

Overlimit Fee: If your account balance is over your credit limit at any time during a billing cycle, even if only for a day, we may charge an overlimit fee. We may charge this fee cycle, even if your balance is over the credit limit because of a finance charge or fee we imposed, even if your balance is over the credit limit 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 limit during the subsequent billing cycles.

Return Payment For: 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 law. We may charge, for any services listed above and other services we provide, the law. We may charge, for any services listed above and other services we provide, the law.

1885 JUDICIAL RECORDS
DEFAULT/COLLECTION

DEFAULT/COLLECTION
We warrant considering you to be in default if any of these occur:

- We may consider you to be in default if any of these occur:
- We do not receive at least the minimum amount due by the 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 you are found to be in default, we may close your account without notice.

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 the 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

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 will suspend your credit privileges at any time for

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

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, 9 U.S.C. § 1-16 as it may be amended. This Arbitration Agreement sets forth the circumstances and procedures under which claims (as defined below) may be resolved by arbitration instead of being litigated in court.

be resolved by arbitration instead of being litigated in court. Parties Covered. For the purposes of this Arbitration Agreement, "we," "us," and "our" also includes our parent, subsidiaries, affiliates, licensees, predecessors, successors, assigns, any purchaser of your Account, and all of their officers, directors, employees, agents, 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) if, and only if, such a third party is named by you as a co-defendant in any Claim you assert.

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 Cordmember Agreement, any prior Cordmember 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 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 Cordmember Agreement or any prior Cordmember 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.

be given the broadest possible meaning. Claims subject to arbitration include Claims that are made as counterclaims, cross claims, third party claims, interpleaders or otherwise, and a party who initiates a proceeding in court may elect arbitration with respect to any such Claims advanced in the lawsuit 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 you elect to arbitrate a Claim, the arbitration will be conducted on an individual basis. Neither you nor we agree to any arbitration on a class or representative basis, and the arbitrator shall have no authority to proceed on such basis. This means that even if a class action lawsuit or other representative action, such as that in the form of a private attorney general action, is filed, any Claim between us related to the issues raised in such lawsuit will be subject to an individual arbitration claim if either you or we so 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. 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 to administrators, information about the arbitration administrators as follows:

including arbitration by contacting the arbitration administrators as follows:

American Arbitration Association, 335 Madison Avenue, Room 10, New York, NY 10017-4555, Web site: www.adr.org, 800-778-7879; or

National Arbitration Forum, P.O. Box 50191, Minneapolis, MN 55405, Web site: www.arbitration-forum.com, 800-474-2371

For a complete list of arbitrators, visit the website. A single, neutral arbitrator will resolve

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

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 as 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.

CHANGES TO THIS AGREEMENT

We can change this agreement of

balances on your account and to new transactions

CREDIT INFORMATION

We may periodically re-

We may report information about you and your account to credit bureaus, mortgage lenders, and others. If you request additional cards on your account for

NOTICES/CHANGE OF PERSONAL INFORMATION

We will send cards, billing statements and other notices to:

If you change your name, address, or home, cellular or business telephone number

TELEPHONE MONITORING AND RECORDING Listen to and record your telephone calls with

We, and if applicable, our agents, may listen to

INFORMATION SHARING We may share information about you and your account within our

You authorize us to share

SI INDIA CARD MEMBERS

Illinois law provides that w

ENFORCING THIS AGREEMENT

We can delay enforcing or not en

ASSIGNMENT

We may assign

GOVERNING LAW

THE TERMS AND

FOR INFORMATION _____ telephone number on your card or billing

PLEASE call the C&A

statement if you have any questions about your account or about your privacy rights.

YOUR BILLING RIGHTS
Know This Number For Free

This notice contains important information about your rights and our responsibilities.

Notify Us in Case Of Errors Or Questions About Your Bill

• If you are not satisfied with the information, please call 1-800-368-5868.

• Your name and account number

If you have authorized us to pay your credit card bill automatically from your savings

Your Rights And Our Responsibilities After We Receive Your Written Notice

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

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

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

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

Special Rules for Credit Card Purchases

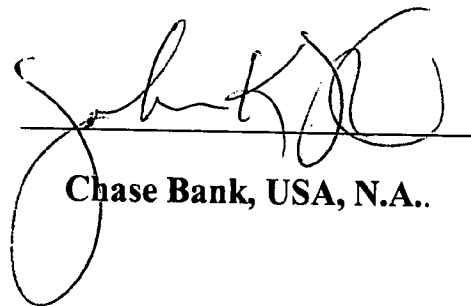
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. This right does not apply to check transactions.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

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

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

VERIFICATION

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



Chase Bank, USA, N.A..

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

FILED

DEC 28 2007

01 21 40 / way

William A. Shaw
Prothonotary/Clerk of Courts

2 cent to Debt

CHASE BANK USA NA

(Plaintiff)

CIVIL ACTION

3700 WISEMAN BLVD

(Street Address)

No. 07-1872-CD

San Antonio, TX

(City, State ZIP)

78251

Type of Case: Civil

Type of Pleading: ~~Complaint~~

Answer to
Complaint

vs.

Filed on Behalf of:

Eric V. Smith

(Defendant)

Eric Smith

(Plaintiff/Defendant)

318 Rush St

(Street Address)

Clearfield, PA 16830

(City, State ZIP)

Eric Smith

(Filed by)

318 Rush Street

(Address)

814-765-5853

(Phone)

Eric Smith

(Signature)

12/28/07

ADDRESSING COMPLAINT
ANSWER TO COMPLAINT

①

- 1) ERIC V SMITH IS AN INDIVIDUAL LOCATED AT 318 RUCH 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 2070 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.

- 11) 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 Rush St

Clearfield, PA 16830

Phone 814-765-5853

Attachment
(11)

Family Monthly Budget

	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
Subtotals	\$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
Subtotals	\$600	\$0	\$600

Insurance			
Home (prepaid 1 year)	\$25		\$25
Health			\$0
Life			\$0
Other			\$0
Subtotals	\$25	\$0	\$25

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
Subtotals	\$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

I Am short
\$5000 each
Month After
expenses.

	Projected Cost	Actual Cost	Difference
Entertainment			
Video/DVD			\$0
CDs			\$0
Movies			\$0
Concerts			\$0
Sporting events			\$0
Live theater			\$0
Other			\$0
Subtotals	\$0	\$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 - 526 Clearfield (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
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
Subtotals	\$1,965	\$0	\$1,965

Legal			
Attorney			\$0
Alimony			\$0
Payments on lien or judgment			\$0
Other			\$0
Subtotals	\$0	\$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

0/3:00/4
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.

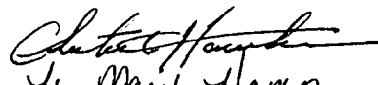
SERVED BY: DEHAVEN / HUNTER

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

Sworn to Before Me This

_____ Day of _____ 2008
2007

So Answers,


Chester A. Hawkins
Sheriff

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

CHASE BANK USA NA,

Plaintiff,

Case No.: 07-1872-CCD

vs.

TYPE OF PLEADING:

PRAECIPE TO SCHEDULE

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

FILED NO CC
311:2761
DEC 29 2008
BIBLER
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 Praeipie 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

UA

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.

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

DEC 29 2008

William A. Shaw
Prothonotary/Clerk of Courts

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

CHASE BANK USA NA,

Plaintiff,

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 BEY Z 18207 C
ERIC V SMITH
36 MAPLE SUGAR RD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



:500016028: 37470041172039#



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 1-888-448-3308
TDD 1-800-955-8060
Pay by phone 1-800-435-7958
Outside U.S. call collect 1-302-594-8200

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

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

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	Daily Periodic Rate	Comesp. 30 days in cycle	Average Daily Balance	Finance Charge 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 000002 F1533335 C 4

000 N Z 01 07/07/01

Page 1 of 1

01658 MA MA 34821

18210000040003482101

EXHIBIT

C212 987

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check 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 15045, Wilmington, DE 19850-5045. 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, purchases, balance transfers, cash advances, promotional balances or overdraw advances). These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the 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 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 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.

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CMA12575

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 late 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 use of your account only for permissible transactions. And you will remain responsible for any transaction even if it is not permissible.

- **Purchase:** You may use your card to pay for goods or services.
- **Cash Advances:** We may provide you cash advance checks or balance transfer checks as a way to use your account. We also refer to them in this agreement as a check or checks. You may use a check to pay for goods or services, to transfer balances to your account, or for other uses we allow. But you may not use these checks to transfer balances to or from other uses we allow. But you may not use 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.

- **Point-of-sale Transactions:** You may use your card to pay for goods or services.
- **Checks:** We may provide you cash advance checks or balance transfer checks as a way to use your account. We also refer to them in this agreement as a check or checks. You may use a check to pay for goods or services, to transfer balances to your account, or for other uses we allow. But you may not use these checks to transfer balances to or from other uses we allow. You may not use these checks to transfer balances to the 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 other 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, casino gaming chips, race track wagers or for smaller 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.

for that billing cycle.

paying all charges on your account made by an authorized user.

You notify us, we may close the account and destroy any cards, checks or any other account number. You should also recover and destroy any cards, checks or any other account number. You should also recover and destroy any cards, checks or any other account number.

and all other transactions are charged to your account. We will keep track of your account balance, including any fees and interest charges.

to pay us Transferring International transactions include any transaction that you

provided to us by the entity. The same process and charges may apply if a transaction is reversed.

on your account for any of the following reasons:

- in no ~~circumstances~~ for any other reason.
- We are not responsible for any losses if a transaction on your account is declined for any reason, even if you have sufficient credit available.

- in no situation for any other reason.
- We are not responsible for any losses if a transaction on your account is declined for any reason, even if you have sufficient credit available.

For online transactions, we may require that you register your account with an email address and a password. We will notify you if we want you to register. If you

do not register, we may decline your online transactions.

check We may, but are not required to, reject and return unpaid a check for any reason.

• We or one of our related companies is the payee on the check

- You have used the check and the bank is paying it
 - You are in default or would be if we paid the check
- Bank Checks or Account Numbers:** If any card, check, account number, or other identifying information is used, you must think someone used it.

Lost or Stolen Cards, Checks or Account Numbers: If your card, checkbook or other means to access your account is lost or stolen, or you think someone used it without your permission, you must notify us at once by calling the number below.

Cardmember Service telephone number shown on your card or inquiry statement.

means to access your account is found or read from the card, or if you lose the card, you agree to indemnify and hold the Bank harmless from and against all losses, claims, damages, and expenses, including reasonable attorneys' fees, that the Bank may incur as a result of the loss or unauthorized use related to your credit privileges when you notify us of any loss, theft or unauthorized use related to your credit privileges.

You may be liable if there is unauthorized use of your account with 20,000 or more transactions, and you have not notified us within 60 days of the loss. If you notify us of the loss, then you will not be liable for more than \$50.00 of such transactions, and you will not be liable for more than \$500.00 of such transactions if you notify us of the loss, then you will not be liable for more than \$500.00 of such transactions.

will not be liable for any such transactions made after you notify us of unauthorized use. However, you must identify for us the unauthorized charges from which

We may require you to provide us information in writing to help us find out what happened.

PAYMENTS _____ and accompanying envelope include

PAYMENTS Your billing statement and accompanying envelope include payment instructions and sets forth the date and time to

Payment Instructions: Your billing statement contains the instructions you must follow for making payments and sets forth the date and time of payment.

You agree to pay US amounts you owe in US dollars drawn on funds on deposit in a foreign financial institution using a payment order issued by the U.S. branch of a foreign financial institution using a payment order issued or honored by your financial institution.

check, money order or automatic debit that will be processed by the bank. Your total available credit may not be the same as the credit limit. We will not accept cash payments. Your total available credit may not be the same as the credit limit. We will not accept cash payments.

Any payment check or other financial instrument which you send to us later than the 15th day of the month following the month in which the payment is due shall be considered a late payment and will be subject to a late fee of \$10.00 per month. Payment by check or other financial instrument shall be considered a cash payment.

in full satisfaction of a disputed amount (conditional payments), must be sent to the address of the creditor or the address of the creditor's attorney. If the creditor or the creditor's attorney has a different address, please advise us. If the creditor or the creditor's attorney has a different address, please advise us. If the creditor or the creditor's attorney has a different address, please advise us.

regarding such payments. For example, if it is determined that a payment is made to an address other than the address to which we are directed to make such payments, we may refuse to accept the payment and you may be liable for the amount of the payment. We may refuse to accept any such payment if we believe that the payment is not for the use of the service.

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 any amount 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 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 more 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, plus all 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 limit.

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 revolving balances) 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.

[illegible]

Promotions: From time to time we may offer special terms for your account. 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.

**PROMISSORY BILL
FINANCE CHARGES**

FINANCE CHARGES Your annual percentage rate (APR) is 12.99% (variable rate). Daily Periodic Rates and Annual Percentage 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 decimal place of the decimal point.

periodic rate we divide the APR by 12 and 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 bill.

The Prime Rate is the highest U.S. 1 Year Prime Rate published in the *Wall Street Journal*.

The *Wall Street Journal* stops publishing 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 bill.

The Prime Rate, we will select a variable rate based on the Prime Rate, as published in the Wall Street Journal, New York Edition, or through a separate notice. A "margin" is the percentage we add to the Prime Rate to calculate the APR. The "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 mailing statement, we will set the Prime Rate. We then add the applicable margin to that Prime Rate to get the applicable rate. We then add the applicable rate as described above.

two business days after the date the Prime Rate is. We then add the applicable margin to the Prime Rate to determine the applicable rate. The applicable rate will be the rate that we use to calculate 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 rate on any amount outstanding on the due date of the payment. If the daily periodic rate decreases, you will receive a lower 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 other your account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

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

debentures from the previous billing cycle for which periodic finance charges have not been previously 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 reinstatement bonuses on your account.

We may in our discretion determine to charge the 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:

Charges for purchases in two steps, as follows:

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.

on your previous billing statement by the date shown. If you are not making payments on time, we will charge you a late fee. We will also charge you a periodic finance charge if you are not making payments on time. The periodic finance charge is calculated on the balance due on the date of the billing statement. The periodic finance charge is calculated on the balance due on the date of the billing statement. We calculate the periodic finance charges for purchases subject to a promotional rate.

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 transfers, cash advances, cash advance checks, and overdraft advances, by multiplying checks, cash advances, cash advance checks, and overdraft advances by the daily periodic rate for each of those categories 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 those categories, each day. You may have overdraft advances only if you have linked those categories, each day. You may have overdraft advances only if you have linked those categories, each day.

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.

but we use the promotional rate

- 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, each 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 charge 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.

To net the beginning balance for each category for the next day, we add the daily periodic rate to the balance. If more than one daily periodic rate applies to that category and that rate is not zero, we treat a credit balance as a balance of zero.

To get the beginning balance for each category, we use the daily periodic rate for the 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 to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. This agreement provides for daily periodic finance charges

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. We add the periodic finance charges on purchases, if any apply, for the previous billing cycle plus the daily periodic finance charges on draws, so we will charge you twice for the same purchase. However, if any periodic finance charge is due, we will charge you only once for that charge. If any periodic finance charge stated in the Rates and Fees Table is less than the minimum periodic finance charge stated in the minimum finance charge, we will add an additional amount to reach the minimum finance charge.

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 1 periodic finance charges plus any transaction fee finance charges.

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

purchases is calculated the same way. If a purchase is made in 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 category. The same calculation can be made for each category, except for minor variations due to rounding.

Grace Period and Accrual of Finance Charge: We accrue periodic finance charges from the date it is added to your daily balance. No finance charge will be assessed if you pay your bill by the due date.

Grace Period and Accrual: Finance charges on the date it is added to your unpaid balance on a transaction, fee, or finance charge on your account. However, we do not charge periodic unpaid payment is not received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive your minimum payment by the date and time your minimum payment is due and if you: New Balance by the date and time your minimum payment is due and if you: 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 to purchases and does not apply to balance transfers, balance transfer checks, or overdraft advances, if applicable.

to purchases and does not apply to business advances, cash advances, cash advance checks or overdraft advances, if applicable

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

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 as 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, finally, appeals. Failure of any delay in enforcing this Arbitration Agreement at any time, 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 determines. An award in arbitration will be enforceable as provided by the FAA or other applicable law by any court having jurisdiction.

FAA or other applicable law by any court having jurisdiction. (i) termination or
Severability, survival. This Arbitration Agreement shall survive; (ii) 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; (iii) the
bankruptcy of any party or any similar proceeding instituted by you or on your behalf;
and (iv) 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 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 these rights. For example, the notice will tell you how long you have to write back if you do not want to

the consequences of any such change. You may not notify us in writing by a specified date if you're notified by a later date. If you don't notify us by the specified date, we may state that you may notify us in writing by a specified date. If you notify us in writing that you do not accept certain Changes we are making, 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 account. If you do not notify us in writing by the date stated in the notice, or if you agree to accept all Changes in our notice and to accept and confirm all terms of our 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 Correspondence 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.

[illegible]

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

INFORMATION SHARING

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

INFORMATION FROM OTHER ORGANIZATIONS WITHIN OUR COMPANY
INJUNCTIONS AGAINST DISCLOSURE
 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 transaction 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 within 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 have all the same rights that we assign to that person.

assignment will be subject to any of our rights that we assign to any
 CONTRACTING FIRM

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

FDR INFORMATION
Please call the Cardmember Service telephone number on your card or billing statement for more information about your account or this agreement.

statement if you have any questions about your statement of work.

YOUR BILLING RIGHTS
Keep This Notice For Future Use
This notice contains important information about your rights and our responsibilities.

This notice contains important information about your credit card account 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 occurred. We will not process your rights

Approved for release telephone on, but doing so will not preserve your rights

- 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 saving or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us at least three business days before the payment is scheduled to occur.

Your Rights And Our Responsibilities After We Receive Your Winner 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 90 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

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

Special Rules for Credit Card Purchases

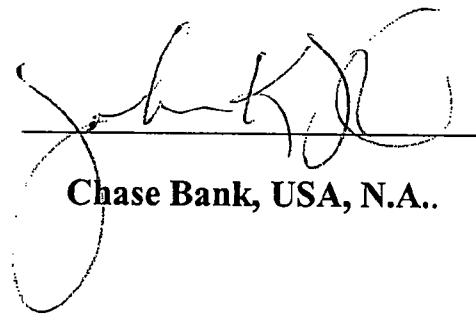
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. This right does not apply to check transactions.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

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

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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..

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

FILED
DEC 28 2007
01 21 40 PM
William A. Shaw
Prothonotary/Clerk of Courts
2 cent to Dept

CHASE BANK USA NA

(Plaintiff)

CIVIL ACTION

3700 WISEMAN BLVD

(Street Address)

No. 07-1872-CD

SAN ANTONIO, TX

(City, State ZIP)

78251

Type of Case: Civil

Type of Pleading: ANSWER to

COMPLAINT

VS.

ERIC V. SMITH

(Defendant)

Filed on Behalf of:

ERIC SMITH

(Plaintiff/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

(Signature)

12/28/07

EXHIBIT

B

NMI

10212987

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 2070 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.

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 Re pay 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 Ruch St
Clearfield, PA 16830

Phone 814-765-5853

Family Monthly Budget

Attachment
11

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
Subtotals	\$1,205	\$0

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
Subtotals	\$600	\$0

Insurance

Home (prepaid 1 year)	\$25	\$25
Health		\$0
Life		\$0
Other		\$0
Subtotals	\$25	\$0

Food

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

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

Pets

Food		\$0
Medical		\$0
Grooming		\$0
Toys		\$0
Other		\$0
Subtotals	\$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

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
-------------------------------------	---------

I Am short
\$5000 each
Month After
expenses.

Projected Cost	Actual Cost	Difference
Entertainment		
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 - Rental Properties (prepaid 1 year)	\$17	\$17
Subtotals	\$432	\$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
Subtotals	\$150	\$150

Savings or Investments

Retirement account		\$0
Investment account		\$0
College		\$0
Other		\$0
Subtotals	\$0	\$0

Unsecured Debt

CCCS payment	\$1,965	\$1,965
Charity 2		\$0
Charity 3		\$0
Subtotals	\$1,965	\$1,965

Legal

Attorney		\$0
Alimony		\$0
Payments on lien or judgment		\$0
Other		\$0
Subtotals	\$0	\$0

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

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

Clearfield County Court of Common Pleas
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:

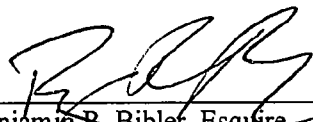
\$15272.15 is a correct and accurate current balance of the credit card account in question.

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.

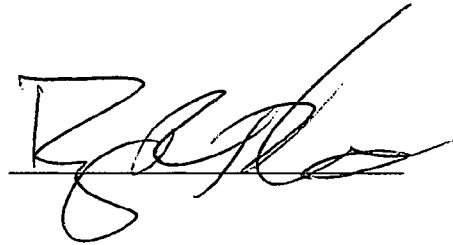
Date

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.

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 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.

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

ERIC

V SMITH

Middle Last Name (required)

6188

required

BOWER

Mother's Maiden Name (for security purposes)

210

Street Number (required)

MAPLE SUGAR ROAD

Street Name (required—no P.O. Boxes accepted)

NEW MILLPORT

City (required)

PA

State (required)

Apartment Number

814 236 0366

Home Telephone

07 22 68

Date of Birth (required)

10 Yrs 06 Mos

Length of Time at Present Address

16861

Zip (required)

814 236 0366

Business Telephone

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

WAL MART STORES INC

Present Employer

MANAGER

Occupation/Position

17 Yrs 00 Mos

Time with Present Employer

Please provide some financial information

60000.00

Annual Household Income*

Do You Have A

Checking Account?

☒ Yes ☐ No

Savings Account?

☒ Yes ☐ No

Residence (check one)

☐ Rent ☒ Own ☐ Other

900.00

Monthly Housing Payment

☐ 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)

Amount

Account Number (refer to credit card)

X Eric Smith

Your Signature

2/29/04

Date

Authorization: I certify that I am at least 18 years of age, and that I have read and agreed to all of the terms, authorizations and disclosures included with this form, and that everything I have stated in this application is true and correct. I agree that Bank One and the partner named in this offer may share information about me and my account(s).



T285

APC4468_FST56674_E

28ZX

BSQ302

Statement for account number: 4147 2070 0411 7203

BANK ONE.

New Balance \$723.59 Payment Due Date 04/26/04 Past Due Amount \$0.00 Minimum Payment \$14.00

Amount Enclosed \$

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

414720700411720300001400000723592

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

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



1:5000 160 281:374 7004 1 17 203411



Statement Date: 03/18/04 - 04/01/04
Payment Due Date: 04/26/04
Minimum Payment Due: \$14.00

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8080
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$0.00	Total Credit Line	\$14,000
Payments, Credits	- \$0.00	Available Credit	\$13,202
Purchases, Cash, Debits	+ \$723.59	Cash Access Line	\$2,800
Finance Charges	+ \$0.00	Available for Cash	\$2,800
New Balance	\$723.59		

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

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

VISIT US AT:
www.cardmemberservice.com

SOUTHWEST AIRLINES SIGNATURE REWARDS SUMMARY

Reward Dollars earned from other purchases	\$665
Bonuses or adjustments	\$4,800
Total Reward Dollars earned this statement	\$5,465
Total Reward Dollars available	\$5,465
Reward Dollars transferred to credits	\$4,800
Rapid Rewards credits transferred	4

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
03/18	2416407EYEGGSM PBA	0194 SHEETZ 00001941 FALLS CREEK PA		27.17	
03/18	2420987EZDRKTJL38	BOOTH HYDE OUT DUBOIS PA		156.65	
03/18	2445501E22A10Q28P	SUNOCO BROADVIEW HE OH		12.57	
03/21	2441800F22OK27LY5	APCOA CLEVELAND HOPKINS A CLEVELAND OH		27.00	
03/21	2441800F22OLT31WM	REZA'S RESTAURANT CHICAGO IL		43.40	
03/21	2479262F16EL230H2	RUBY TUESDAY #7112 LINCOLNWOOD IL		50.56	
03/22	2416407F2KW5E3WRQ	AMOCO OIL 05871975 WOODLAND PA		7.57	
03/24	2422638F4AFMQZZG3	WM SUPERCENTER CLEARFIELD PA		81.66	
03/27	2402948F8EWDZBVMG	AMERICAN OUTFITTERS ALTOONA PA		32.88	
03/27	2444500F8NWL785EO	TRACTOR SUPPLY #707 DUNCANVILLE PA		221.69	
04/01	F555600FC000N2000	ANNUAL MEMBERSHIP FEE WILMINGTON DE		59.00	

WELCOME TO ANOTHER YEAR OF CARD MEMBERSHIP. THE ANNUAL
FEE IS BILLED ON THIS STATEMENT. PLEASE SEE OTHER SIDE
FOR ADDITIONAL INFORMATION ABOUT THIS ANNUAL FEE AND OTHER
TERMS THAT APPLY TO THE RENEWAL OF THE ACCOUNT.

This Statement is a Facsimile - Not an Original

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		Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
	Daily Periodic Rate 16 days in cycle	Corresponding APR				
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.

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

Statement for account number: 4147 2070 0411 7203

BANK ONE.

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$1,368.00	08/26/04	\$0.00	\$27.00

Amount Enclosed \$

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

414720700411720300002700001368001

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

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

: 5000 160 28: 3 74 700 1 1 7 20 3 4



Statement Date: 05/04/04 - 06/01/04
Payment Due Date: 06/26/04
Minimum Payment Due: \$27.00

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

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 \$2,800

ACCOUNT INQUIRIES
P.O. Box 9550
Wilmington, DE 19899-8550

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 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 1

For more information on the
Southwest Airlines Rapid Rewards
program, log on to
www.southwest.com
or call 1-800-445-5754.

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	2416407QOB JWGV8ZF	BP OIL 10611713 YOUNGSTOWN OH	26.98
05/02	2441800Q3KNFF523	APCOA CLEVELAND HOPKINS A CLEVELAND OH	30.00
05/05	2462573GEDHL7F8TA	CANYON LAKE FLORIST 830-964-6166 TX	60.13
05/05	2432301GGEFBRAJTV	UNI-MART #04088 CLEARFIELD PA	29.83
05/08	2422638GH9ALG1DS7	WAL MART DU BOIS PA	61.51
05/09	2416407GJEGX9LFT	0033 SHEETZ 00000331 ALTOONA PA	33.38
05/09	2416407GJ2LR7EXTT	TARGET 00011601 ALTOONA PA	15.98
05/10	2422638GKAFYF7DB2	WM SUPERCENTER CLEARFIELD PA	33.25
05/10	2425477GLD2GYH2K0	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	2407280GR8ALCVJ9H	BDS MONGOLIAN OF WRIGLEY CHICAGO IL	41.29
05/15	2445501GR3Z1ZORW3	PANERA BREAD #640 CHICAGO IL	6.74
05/15	2449278GT3DWMR500	EVANSTON 18 12031 EVANSTON IL	28.50
05/16	2416407GSBK0NEG4X	BP OIL 10611713 YOUNGSTOWN OH	31.40
05/16	2438894GSKGA1ENE3	RELAY 4152 CHICAGO IL	10.88
05/16	2441800GS40PJNZMK	APCOA CLEVELAND HOPKINS A CLEVELAND OH	30.00
05/17	2440369GVS6JDM78N	COLLINS RAINBOW CAR WASH HYDE PA	6.00
05/19	2461043GX03AKFD55	SEARS ROEBUCK 9372 ASHLAND CITY TN	394.98
05/21	2416407GY2LR7YQR2	TARGET 00012880 STATE COLLEGE PA	23.97
05/23	2429916H0S77W0GWL	JCPENNEY STORE 1489 DUBOIS PA	79.98
05/23	2432301H1EPO8H8WQ	UNI-MART #04009 TOUTS CURWENSVILLE PA	30.26
05/23	2441800H1473RRDNO	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
 Page 2 of 4

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
05/23	2479262H16ENG8EBD	RUBY TUESDAY #4462 DUBOIS PA		14.90
05/25	2429919H2S7YVAT8	JCPENNEY CATLG 98931 800-221-3005 CT		39.99
05/25	7414720H25J68TXFB	PAYMENT - THANK YOU	500.00	
05/25	7414720H25J68TXFK	PAYMENT - THANK YOU	2,600.00	
05/26	2422638H3AFETGVJX	WM SUPERCENTER CLEARFIELD PA		52.45
05/26	2445501H34E97Q8TA	BATCHO OFFICE SYSTEMS CLEARFIELD PA		9.80
05/27	2429916H45781VGZL	JCPENNEY STORE 0182 CLEARFIELD PA		19.20
05/28	2416407H5EGNPMWPC	0148 SHEETZ 00001487 DUBOIS PA		8.92
05/28	2416407H5EGNPN038	0148 SHEETZ 00001487 DUBOIS PA		24.24
05/28	2416407H5EGNT0623	0248 SHEETZ 00002485 GIRARD OH		23.22
05/28	2479262H65ENGRNY7	RUBY TUESDAY #4462 DUBOIS PA		31.52
05/29	2416407H7EGNWS92WJ	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

PERIODIC RATE(S) AND APR(S) MAY VARY						
Category	Daily Periodic Rate 29 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%	19.95%	-	-	-	\$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

Statement for account number: 4147 2070 0411 7203

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.

414720700411720300006000003036169

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

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



1:5000 160 281:374 7004 1 17 2034.00



Statement Date: 04/02/04 - 05/03/04
Payment Due Date: 05/28/04
Minimum Payment Due: \$60.00

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

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	\$3,036.16		

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

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	\$665
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	Amount Credit	Debit
04/01	2416407FE6KH2P54Z	BP OIL 37865544 BROOKVILLE PA		16.25
04/01	2469216FO00G6XLF2	VESTA *ATT PREPAID 800-224-7679 OR		73.56
04/02	2432301FE3D528KBW	GAMERS PARADISE #16 GURNEE IL		22.45
04/02	2461043FE03PELWDH	TIMBERLAND OUTLET #141 KENOSHA WI		168.76
04/02	2461043FG03TK45FK	LEVI'S OUTLET #933 GURNEE IL		37.42
04/03	2449398FF4Z5RFLME	MYFICO.COM 888-446-6785 CA		12.95
04/03	2449398FF4Z5RFLP8	MYFICO.COM 888-446-6785 CA		12.95
04/03	2449398FF4Z5RFLRT	MYFICO.COM 888-446-6785 CA		12.95
04/03	2469218FE00K58YH9	WWW*EARTHLINK.NET 800-719-4660 GA		21.95
04/04	2441800FG2LJ047YW	APCOA CLEVELAND HOPKINS A CLEVELAND OH		27.00
04/05	2432301FH3DZH46V2	UNI-MART #04009 (OUTSI CURWENSVILLE PA		20.82
04/05	2422638FJAG05A9BM	WM SUPERCENTER CLEARFIELD PA		219.43
04/07	2441295FK55ZYXT9E	MATTHEW'S HALLMARK #52 CLEARFIELD PA		25.49
04/08	2416407FKEGJ0WH3V	0073 SHEETZ 00000737 CLEARFIELD PA		12.59
04/08	2422638FKAG1KZ9DZ	WM SUPERCENTER CLEARFIELD PA		158.92
04/08	2461043FL03PK8LG2	APPLESTORE LEGACY VILLAGE LYNDHURST OH		300.00
04/09	2441800FM2Y6WNQXD	THE LOWCARB STORE NORTH OLMSTED OH		22.95
04/09	2445501FM2YGMP1QX	SUNOCO MANTUA OH		25.44
04/09	2461043FN03TOBA5A	COURTYARD BY MARRIOTT-NOL NO. OLMSTED OH		160.55
04/09	2479262FM6ENQVTRX	RUBY TUESDAY #4462 DUBOIS PA		40.28
04/10	2416868FNWQXS9165	THUNDERBIRD RESTAURANT REYNOLDSVILLE PA		77.04
04/10	2422638FNSAVT4T7Q	WAL MART DU BOIS PA		32.77
04/11	2413928FP9H00G6NQ	LOWE'S #1010 DUBOIS PA		128.67
04/11	2439900FPSMPLRHG9	BIG LOTS #017600017616 DU BOIS PA		30.87

This Statement is a Facsimile - Not an Original



Statement Date: 04/02/04 - 05/03/04
 Account Number: 4147 2070 0411 7203
 Page 2 of 4



Aug 21 2008

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
04/11	2445501FN22DHWJK7	PILOT CORP #336 DUBOIS PA		27.78
04/12	2402848FREVVAKGHN	ALECHIA'S UNIQUE HOUSE STATE COLLEGE PA		44.52
04/12	2416407FP2LR7X1KO	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	2445501FV343FOEEN	SUNOCO BROADVIEW HE OH		8.66
04/16	2412156FXEKW60SPV	DENGEO'S RESTAURANT SKOKIE IL		18.92
04/16	2424851FW9VPEFTE2	MARCELLO'S CHICAGO IL		63.03
04/17	2416407FW2LRBJFB8	TARGET 00008805 SCHAUMBURG IL		48.99
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		259.02
04/18	2432301FZ3DZYFERG	UNI-MART #04009 (OUTSI CURWENSVILLE PA		27.36
04/18	2443565FZ3SEQXTOT	CRYSTAL CLEAN AUTO SPA PHILIPSBURG PA		9.00
04/18	2444500FZPQ1J9M9Q	BARNES & NOBLE #2826 STATE COLLEGE PA		47.45
04/20	7414720FZ5J68TWG4	PAYMENT - THANK YOU	723.59	
04/22	2445501G139LXT1M5	GOODMAN'S IGA CURWENSVILLE PA		7.32
04/23	2416407G2EGKDFXK9	0260 SHEETZ 00002600 CRANBERRY PA		27.55
04/23	2422638G2AFG1N6XS	WM SUPERCENTER CRANBERRY PA		59.88
04/24	2415838G4PFGNGKTL	FRIENDLY'S ALTOONA PA		11.95
04/24	2416407G32LR7L82E	TARGET 00011801 ALTOONA PA		33.96
04/24	2416407G4EGKHEDZ	D187 SHEETZ 00001875 ALTOONA PA		15.22
04/24	2422638G3AFGMXNNN	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	7416407G52LR0Q8H8	TARGET 00009274 EVANSTON IL	6.53	
04/26	2422638G5AFJDR5E	WM SUPERCENTER CLEARFIELD PA		18.43
04/28	2432301G8EP8GNDTW	UNI-MART #04009 (OUTSI CURWENSVILLE PA		28.58
04/28	2479262G8J5AYG64Z	SOUTHWESTAIRS26279828269 DALLAS TX		116.70
	08/05/04 1 WN H	CLEVELAND CHICAGO		
	2 WN H	CHICAGO CLEVELAND		
04/28	2479262G8J5AYG657	SOUTHWESTAIRS262798283135 DALLAS TX		137.70
	08/18/04 1 WN H	CLEVELAND CHICAGO		
	2 WN H	CHICAGO CLEVELAND		
04/28	2444500G9PJYJNW8F	HMSHOST-CLE-AIRPT #0323 CLEVELAND OH		6.47
05/02	24689218G800G86LJT	WWW*EARTH*LINK.NET 800-718-4660 GA		21.95

FINANCE CHARGES

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		FINANCE CHARGES
				Finance Charge Due To Periodic Rate	Transaction Fees	
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

Statement for account number: 4147 2070 0411 7203

BANK ONE.

New Balance \$1,637.20 Payment Due Date 07/27/04 Past Due Amount \$0.00 Minimum Payment \$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 19886-5153

ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 15861-9531

1:5000 160 28:374 7004 1172034



Statement Date: 06/02/04 - 07/02/04
Payment Due Date: 07/27/04
Minimum Payment Due: \$32.00

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

VISA ACCOUNT SUMMARY

Previous Balance \$1,368.00
Payments, Credits -\$1,399.07
Purchases, Cash, Debits +\$1,668.27
Finance Charges +\$0.00
New Balance \$1,637.20

Account Number: 4147 2070 0411 7203

Total Credit Line \$14,000
Available Credit \$12,314
Cash Access Line \$2,800
Available for Cash \$2,800

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

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 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	Amount	Credit	Debit
06/01	2441800HA4FGVXM08	APCOA CLEVELAND HOPKINS A CLEVELAND OH	27.00		
06/03	2469216HB00GY5VK2	WWW*EARTHLINK.NET 800-719-4660 GA	21.95		
06/04	2413829H08H7ZK7KJ	LOWE'S #273 STATE COLLEGE PA	118.31		
06/04	2416407H0EFTMJ19T	0339 SHEETZ 00003392 STATE COLLEGE PA	32.03		
06/04	2416407H02LR83DXY	TARGET 00012880 STATE COLLEGE PA	94.21		
06/04	7425477HED2GYH2TJ	RIDER AUTO, INC STATE COLLEGE PA	31.07		
06/04	2443565H05SEOXTON	CRYSTAL CLEAN AUTO SPA PHILIPSBURG PA	7.00		
06/06	2422638HFAFR6JT7P	WM SUPERCENTER CLEARFIELD PA	15.24		
06/07	2432303HG3HKYSVXN	RICHARD R. LINES, DMD 814-236-3390 PA	59.00		
06/09	2422638HAFSEWK27	WM SUPERCENTER CLEARFIELD PA	127.47		
06/11	2416407HKEFSQFJGG	0033 SHEETZ 00000331 ALTOONA PA	22.11		
06/11	2466152HMO1KZE9W8	CHUCK E CHEESE PIZZA ALTOONA PA	48.73		
06/12	2413829H09H952ERT	LOWE'S #1010 DUBOIS PA	4.83		
06/12	2422638H09AM6LFF3	WAL MART DU BOIS PA	18.16		
06/12	2429916HLS790HHNH	JCPENNEY STORE 1489 DUBOIS PA	61.92		
06/13	2422638H09AMWFKD5	WAL MART DU BOIS PA	9.64		
06/13	2445501H04S1W658T	SANDY TWP SHOP N SA DUBOIS PA	30.72		
06/14	2416407HNEFSMEEOL	0054 SHEETZ 00000645 PHILIPSBURG PA	30.00		
06/14	2429916HNS79486WQ	JCPENNEY STORE 0182 CLEARFIELD PA	19.89		
06/15	2439900HR40GP3XMK	RED LOBSTER US00007369 DU BOIS PA	51.12		
06/15	2462573HPDHSJF24W	CLEARFIELD FLORIST 814-765-4334 PA	43.44		
06/16	2444500HTRMTD23AX	HMS HOST OH TURNPK #624 BROADVIEW HTS OH	7.22		
06/16	2445501HR4WXDBR43	SUNOCO BROADVIEW HE OH	15.25		
06/16	2475542HTJMKWW693	SHELLS SEAFOOD RESTAURANT REDINGTON SHR FL	60.79		

This Statement is a Facsimile - Not an Original

Statement Date: 06/02/04 - 07/02/04
 Account Number: 4147 2070 0411 7203
 Page 2 of 4

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
06/17	2443188HSWGTRS98N	FOREVER FLORIDA MADEIRA BCH FL		52.36
06/17	2423627HSBN35E8DZ	SOUTHERN ISLAND ENTERPRI MADEIRA BEACH FL		26.73
06/17	2444500HSRNHT4WAT	PUBLIX #037 SA1 MADEIRA BEACH FL		74.95
06/20	2416407HXBKB49SPT	BP OIL 10611713 YOUNGSTOWN OH		10.47
06/20	2441900HX51AFYZFJ	APCOA CLEVELAND HOPKINS A CLEVELAND OH		45.00
06/20	2445501HX51HWOV9J	HESS 09444 MADEIRA BEACH FL		23.36
06/22	7414720HYSJ68TX7Z	PAYMENT - THANK YOU	1,368.00	
06/24	2415838J1RVYVSQ39	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	2416407J1EFVRJZ3G	0287 SHEETZ 00002873 STATE COLLEGE PA		18.01
06/25	2422638J2AFAT4698	WM SUPERCENTER HARRISBURG E PA		111.39
06/25	2476197J27263J82G	HERSHEY HIGH MEADOW CA 7175348985 PA		73.00
06/25	2476197J27ZY4Z7S0	HERSHEY PARK RETAIL HERSHEY PA		18.99
06/25	2416407J3EFVY8G0S	0351 SHEETZ 00003517 HUMMELSTOWN PA		21.55
06/25	2476197J281WF38F8	HERSHEY PARK 7175343133 PA		93.81
06/25	2476197J37ZYYP16J	HERSHEY HIGH MEADOW CA HERSHEY PA		12.81
06/25	2476197J381FEBDMF	HERSHEY PARK FOODS HERSHEY PA		10.62
06/26	2476197J3812R2XPA	HERSHEY PARK (P) HERSHEY PA		9.50
06/28	2440369J5S6JHLHD3	COLLINS RAINBOW CAR WASH CLEARFIELD PA		7.00
06/29	2422638J5AFE9G891	WM SUPERCENTER CLEARFIELD PA		11.56
06/29	2432301J6EPD8SCKF	UNI-MART #04009 (OUTSI CURWENSVILLE PA		22.80
06/29	2444500J6RZFM53P5	CVS PHARMACY #1685 Q03 CLEARFIELD PA		7.20
06/30	2446825J7WGY99HBJ	AIRPORT WIRELESS #1 2162671400 OH		21.59
06/30	2444500J7TD7AS7GT	HMSHOT-CLE-AIRPT #0121 CLEVELAND OH		6.48
06/30	2445501J75AWKPTJ	SUNOCO BROADVIEW HE OH		24.25
07/01	2416407J7P88GQ2NH	AMOCO OIL 01072420 CHICAGO IL		22.82

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 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

Statement for account number: 4147 2070 0411 7203

BANK ONE.

New Balance \$3,111.96 Payment Due Date 08/27/04 Past Due Amount \$0.00 Minimum Payment \$62.00

Amount Enclosed \$

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

414720700411720300006200003111968

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

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

⑆5000 160 28⑆374 7004 1 17 2034⑈



Statement Date: 07/03/04 - 08/02/04
Payment Due Date: 08/27/04
Minimum Payment Due: \$62.00

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

VISA ACCOUNT SUMMARY

Previous Balance	\$1,637.20	Account Number: 4147 2070 0411 7203	Total Credit Line	\$14,000
Payments, Credits	- \$300.00	Available Credit	\$10,879	
Purchases, Cash, Debits	+ \$1,748.01	Cash Access Line	\$2,800	
Finance Charges	+ \$26.75	Available for Cash	\$2,800	
New Balance	\$3,111.96			

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

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 other purchases	\$1,714	For more information on the
Total Reward Dollars earned this statement	\$1,714	Southwest Airlines Rapid Rewards
Reward Dollars earned from previous statement	\$1,026	program, log on to
Total Reward Dollars available	\$2,740	www.southwest.com
Reward Dollars transferred to credits	\$2,400	or call 1-800-445-5764.
Rapid Rewards credits transferred	2	

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
06/30	2424651JB5V38W9LV	ABBEY PUB RSTR CHICAGO IL		40.00
07/02	2469216JB00FOT1PH	WWW*EARTH.LINK.NET 800-719-4660 GA		21.95
07/03	2416407J9KWB660SS	AMOCO OIL 07781917 DANBURY WI		44.52
07/04	2416405JB0018XY45	EXXONMOBIL59 01241942 BELVIDER IL		19.98
07/05	2426917JQDM4H6LJ	I-SPECTRUM / INTERNET CARSON CA		2.90
07/05	2432301JDEPDH1KYW	UNI MARTS #4009 CURWENSVILLE PA		20.79
07/05	2441800JQSF4XA0FF	APCOA CLEVELAND HOPKINS A CLEVELAND OH		51.00
07/09	2416407JFEFX4JXDA	0252 SHEETZ 00002527 CLEARFIELD PA		17.17
07/09	2422443JG75XEP9SA	VIDEO WAREHOUSE CLEARFIELD PA		12.92
07/09	2422638JFAFNHXHND	WM SUPERCENTER CLEARFIELD PA		75.17
07/09	2445501JG5K8MS25A	SUNOCO BROADVIEW HE OH		26.01
07/11	2416407JHEFXORKAZ	0148 SHEETZ 00001487 DUBOIS PA		14.54
07/11	2416407JJP89SPTVQ	AMOCO OIL 08546548 ANN ARBOR MI		28.26
07/11	2445501JJ5149V31F	SUNOCO AMHERST TOWN OH		11.18
07/11	2471705JL4DED4LP	CABELA'S RETAIL DUNDEE DUNDEE MI		58.09
07/12	2445501JJ5M2HC8N7	TRAVELAND FAMILY CAMP, SANDUSKY OH		32.95
07/13	2445501JK5N0B3ORN	TRAVELAND FAMILY CAMP, SANDUSKY OH		86.24
07/14	2416407JLEFXK2M38	0252 SHEETZ 00002527 CLEARFIELD PA		14.47
07/15	2416407JMEFXMVBGY	0064 SHEETZ 00000646 PHILIPSBURG PA		6.58
07/15	2432301JNEPDV33NL	UNI-MART #04009 (OUTSI CURWENSVILLE PA		13.97
07/16	2444500JRTBTVOVWF	CEDAR POINT ADMISSIONS #3 SANDUSKY OH		51.90
07/16	2444500JRTBTVOVZ2	CEDAR POINT ADMISSIONS #3 SANDUSKY OH		69.90
07/16	2445501JPSTT9HML	SUNOCO BROADVIEW HE OH		18.98
07/17	2444500JRTQYJELGK	CEDAR POINT FOOD OPER #4 SANDUSKY OH		18.08

This Statement is a Facsimile - Not an Original

Statement Date: 07/03/04 - 08/02/04
 Account Number: 4147 2070 0411 7203
 Page 2 of 4

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
07/18	2416407JREFY00WKF	0248 SHEETZ 00002485 GIRARD OH		10.69
07/18	2445501JRS5P3EY0W	SUNOCO SANDUSKY OH		9.84
07/19	2429916JTS7B8PJNN	JCPENNEY STORE 0182 CLEARFIELD PA		56.97
07/21	2422638JVAG0SVMT7	WM SUPERCENTER CLEARFIELD PA		11.52
07/21	2439973JWS66JGTLJ	MAGGIE MAE MERCANTIL DUBOIS PA		42.35
07/22	2416407JWEFYB1X2Z	0252 SHEETZ 00002527 CLEARFIELD PA		10.70
07/22	2445501JXS2Q30Q51	SUNOCO HAMMONION NJ		26.50
07/23	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	2407105K1E7H30AZ7	DOMINO'S PIZZA CLEARFIELD PA		31.40
07/28	2425477K1D2GYHXTX	RIDER AUTO. INC STATE COLLEGE PA		46.01
07/28	2432303K03HL3WZ90	RICHARD R. LINES, DMD 814-236-3390 PA		70.00
07/28	2444500K1TK845Y4R	WEGMANS #098 SE1 STATE COLLEGE PA		10.39
07/28	2432301K4EPE8E1FP	UNI-MART #04009 (OUTSI CURWENSVILLE PA		31.61
07/29	7414720K35H8F473B	PAYMENT - THANK YOU	100.00	
07/30	2466162K6Q1LATM4F	CHUCK E CHEESE PIZZA ALTOONA PA		36.55
07/30	7414720K45H8F47A2	PAYMENT - THANK YOU	200.00	
07/31	2413829K69GJ1QLMB	LOWE'S #273 STATE COLLEGE PA		23.59
07/31	2416407K52LR7JGS7	TARGET 00012980 STATE COLLEGE PA		66.23
07/31	2416407K8EFZ8JRM7	0252 SHEETZ 00002527 CLEARFIELD PA		18.22
07/31	2416407K6EFZ9BCKE	0287 SHEETZ C0002873 STATE COLLEGE PA		6.13
07/31	2444500K6TNNVPYDR	BARNES & NOBLE #2826 STATE COLLEGE PA		29.62
07/31	2476197K67ZQ5WZ54	HERSHEY HIGH MEADOW CA 7175348985 PA		67.00
07/28		LATE FEE		35.00
08/02		*FINANCE CHARGE*		26.75

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 Fees	FINANCE CHARGES
Purchases	.03535%	12.90%	\$2,441.31	\$26.75	-	\$26.75
Cash advances	.05546%	20.24%	-	-	-	\$0.00

Total finance charges

\$26.75

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.

This Statement is a Facsimile - Not an Original

Statement for account number: 4147 2070 0411 7203

BANK ONE.

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,068.43	09/26/04	\$82.00	\$163.00

Amount Enclosed	\$	Make your check payable to Bank One New address or e-mail? Print on back.
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414720700411720300016300005068436

CARDMEMBER SERVICE
P.O. BOX 16153
WILMINGTON DE 19886-5153

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

:5000 160 28:374 700 1 1 7 2034



Statement Date: 08/03/04 - 09/01/04
Payment Due Date: 09/26/04
Minimum Payment Due: \$163.00

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$3,111.98	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	\$5,068.43		

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

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	\$88
Reward Dollars earned from other purchases	\$1,834
Total Reward Dollars earned this statement	\$1,922
Reward Dollars earned from previous statement	\$340
Total Reward Dollars available	\$2,262
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	Amount Credit	Debit
08/01	2444500K7TPRD2T2W	WEGMANS #098 SE1 STATE COLLEGE PA		8.80
08/04	2416407K9EFZL0DY0	0252 SHEETZ 00002527 CLEARFIELD PA		32.76
08/04	2469218K900JXDORS	VESTA *ATT PREPAID 800-224-7679 OR		75.64
08/05	2445501K96QDAY7HE	SUNOCO BROADVIEW HE OH		24.33
08/05	2469216KA00KS3L7Z	WWW*EARTHLINK.NET 800-719-4660 GA		21.85
08/05	2441789KDE4HA57P7	THE PAPER TRAIL CHICAGO IL		16.31
08/06	2479262KQJ5EV2Q4H	SOUTHWESTAIR5262714265871 DALLAS TX		44.00
08/08/04 1 WN Y		CHICAGO CLEVELAND		
08/08	2422443KE6VH18751	LALO'S MEXICAN RES CHICAGO IL		9.55
08/08	2441800KE6EW15Z38	APCOA CLEVELAND HOPKINS A CLEVELAND OH		36.00
08/10	2422638KGAFLZJP40	WM SUPERCENTER CLEARFIELD PA		178.58
08/10	2432301KGEPEKW8DD	UNI-MART #04009 (OUTSI CURWENSVILLE PA		30.22
08/13	2416407KJEG0EFD1Y	0064 SHEETZ 00000646 PHILIPSBURG PA		7.82
08/13	2416407KJEG0EFHJV	0064 SHEETZ 00000646 PHILIPSBURG PA		19.38
08/13	2422638KKAFFK4S71	WM SUPERCENTER HARRISBURG E PA		26.82
08/13	2439900KKS04P1GZA	KMART 00074708 HUMMELSTOWN PA		84.34
08/13	2476197KK7ZQJ9MYK	HERSHEY HIGH MEADOW CA 7175348985 PA		21.00
08/13	2476197KK7ZQJ9MYV	HERSHEY HIGH MEADOW CA 7175348985 PA		55.90
08/14	2416407KLEGLPE3R	0351 SHEETZ 00003517 HUMMELSTOWN PA		17.32
08/14	2439900KLS04P1JAM	KMART 00074708 HUMMELSTOWN PA		19.05
08/14	2445501KL6L7TV48X	WEIS MARKETS #67 SH HUMMELSTOWN PA		19.13
08/14	2476197KL800FBJPF	HERSHEYPARK RETAIL HERSHEY PA		16.95
08/16	2422638KNAFAGATL	WM SUPERCENTER CLEARFIELD PA		102.60
08/16	2444500KNS3827T4D	TRACTOR-SUPPLY-CO #0885 CLEARFIELD PA		100.16

This Statement is a Facsimile - Not an Original

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
08/17	2416407KNEG0WPGA1	D146 SHEETZ 00001461 BROCKWAY PA	27.52	
08/19	2432301KT78288794	QUIZNOS 4809 CHICAGO IL	17.87	
08/19	2445501KR6RF1M9S7	PANERA BREAD #3379 BROADVIEW HEI OH	5.59	
08/19	2445501KT5TEJBWD1	SUNOCO BROADVIEW HE OH	35.01	
08/19	2461043KT03V3MF6E	PETERSON CITGO CHICAGO IL	15.72	
08/20	2422638KVAF71AN16	WM SUPERCENTER SOUTH HAVEN MI	25.66	
08/21	2415938KV56NR1L7F	LANDSHARKS SAUGATUCK MI	21.20	
08/21	2422638KSAFY4Z3P	WM SUPERCENTER SOUTH HAVEN MI	71.74	
08/22	2441800KW6VWZ8V38	APCOA CLEVELAND HOPKINS A CLEVELAND OH	35.00	
08/22	2444500KX5834D1DX	MOTEL 6 AUSTINTOWN OH	62.14	
08/24	2416407KXEG1JH9XG	D149 SHEETZ 00001495 DUBOIS PA	25.36	
08/24	2441800KY6XNPKB2S	FYE DUBOIS 1609 DUBOIS PA	24.37	
08/26	2429916KZS7E2B765	JCPENNEY STORE 0182 CLEARFIELD PA	18.00	
08/26	2430153LOF95AYGPW	TERMINIX INTL 2337 814-9431668 PA	206.70	
08/26	244356SL0030HA17S	WINE & SPIRITS #1705 CLEARFIELD PA	10.59	
08/28	2416407L2EG1WVB69	D148 SHEETZ 00001487 DUBOIS PA	17.92	
08/28	2416407L2EG1WV789	D148 SHEETZ 00001487 DUBOIS PA	10.64	
08/28	2426657L2VVGVS0N8	F B S BOOKS CHAGRIN FALLS OH	9.71	
08/28	2439900L3SMZMLM6E	BIG LOTS #017600017616 DUBOIS PA	15.88	
08/29	2441800L3720AE2T2	GAP OUTLET #7782 GROVE CITY PA	19.98	
08/29	2460754L28B2YB9OV	SHOE & UNIFORM PLACE NORTH CANTON OH	14.95	
08/29	2461043L2231XY982	DANSKIN #63 GROVE CITY PA	23.80	
08/29	2479952L36ENH1VP4	RUBY TUESDAY #4462 DUBOIS PA	28.86	
08/30	2429916L3S7EBHDKR	JCPENNEY STORE 1469 DUBOIS PA	6.35	
08/30	2429916L3S7EBH9SQ	JCPENNEY STORE 0182 CLEARFIELD PA	24.89	
08/30	2439900L4SMZMK46N	BIG LOTS #017200017251 CLEARFIELD PA	19.77	
08/30	244356SL4030MS0LR	WINE & SPIRITS #1705 CLEARFIELD PA	15.68	
08/30	2445501L372NEZXZT	SANDY TWP SHOP N SA DUBOIS PA	59.61	
08/30	2445501L372P7G5E9	GOODMAN'S IGA CURWENSVILLE PA	18.58	
08/31	2416407L4EG26GBTN	D148 SHEETZ 00001487 DUBOIS PA	25.85	
08/31	2416407L4EG26T703	D248 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			FINANCE CHARGES
			Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fees	
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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Statement for account number: 4147 2070 0411 7203

BANK ONE.

New Balance \$1,711.50 Payment Due Date 10/26/04 Past Due Amount \$0.00 Minimum Payment \$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 19886-6153

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



1:5000 160 28:374 7004 1 17 2034.0



Statement Date: 09/02/04 - 10/01/04
Payment Due Date: 10/26/04
Minimum Payment Due: \$34.00

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance \$5,068.43
Payments, Credits -\$5,070.92
Purchases, Cash, Debits + \$1,695.83
Finance Charges + \$18.16
New Balance \$1,711.50

Total Credit Line \$14,000
Available Credit \$12,287
Cash Access Line \$2,800
Available for Cash \$2,800

ACCOUNT INQUIRIES
P.O. Box 6650
Wilmington, DE 19809-8650

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 \$653
Reward Dollars earned from other purchases \$1,367
Total Reward Dollars earned this statement \$2,020
Reward Dollars earned from previous statement \$1,062
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	Credit	Amount	Debit
09/01	244450016SEWNQDZ	CEDAR POINT FOOD OPER #4 SANDUSKY OH		21.09	
09/02	2403621L74ASAP7FH	AMERICAN AIR0012104671894 TICKET MAILED TX		5.00	
	06/02/04 1 AA Y	CHICAGO BUFFALO			
	2 AA Y	BUFFALO CHICAGO			
09/02	2479262L7J5FRN2YV	SOUTHWESTAIR5262718236891 DALLAS TX		138.70	
	10/07/04 1 WN H	CLEVELAND CHICAGO			
	2 WN H	CHICAGO CLEVELAND			
09/02	2479262L7J5FRN2Z3	SOUTHWESTAIR5262718237053 DALLAS TX		5.00	
	11/11/04 1 WN K	CLEVELAND CHICAGO			
	2 WN K	CHICAGO CLEVELAND			
09/03	243230118EPFARZNO	UNI-MART #04009 (OUTSI CURWENSVILLE PA		19.59	
09/03	2469216L700J6ZP2T	VWW*EARTH.LINK.NET 800-719-4650 GA		21.85	
09/04	7450001L88ZSP8RPA	MOVENPICK MARCHE BCE 211 TORONTO CD		25.62	
	09/04	CA DOLLAR			
		32.41X0.77506942 (EXCHANGE RATE)+ 0.50(EXCHANGE RATE ADJ)			
09/04	7453738LBSRS4Q1AN	OLD NAVY 5464 TORONTO CD		23.40	
	09/04	CA DOLLAR			
		29.21X0.78534748 (EXCHANGE RATE)+ 0.46(EXCHANGE RATE ADJ)			
09/04	7453738LBSRS4Q5KM	GAP 9841 TORONTO CD		17.14	
	09/04	CA DOLLAR			
		21.39X0.78541374 (EXCHANGE RATE)+ 0.34(EXCHANGE RATE ADJ)			
09/06	2416405LB0016XWAZ	EXXONMOBIL34 01219229 HAMBURG NY		27.57	
09/06	2416407LAEG2SXY7Z	0148 SHEETZ 00001487 DUBOIS PA		11.86	
09/06	2445501L87A70MOBY	SUNOCO MANTUA OH		21.50	
09/07	2445501L87A5MHZPV	GOODMAN'S IGA CURWENSVILLE PA		11.66	

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Statement Date: 09/02/04 - 10/01/04
 Account Number: 4147 2070 0411 7203
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Aug 21 2008

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
09/07	2479262LQJ5FWSP78 11/24/04 1 WNY 2 WNY	SOUTHWESTAIRS262718851778 DALLAS TX CLEVELAND CHICAGO CHICAGO CLEVELAND		182.70
09/08	2432301LDEPFFHBA2	UNI-MART #04009 (OUTSI CURWENSVILLE PA		15.09
09/10	2416407LEEG34D484	0096 SHEETZ 00000968 RIDGWAY PA		11.55
09/10	2432684LE2DEZQJ1Q	PAUL STARR TRAILER SALES BROCKWAY PA		265.21
09/11	2416407LGE37TS8N	0127 SHEETZ 00001271 CARROLLTOWN PA		18.44
09/11	2416407LGE39F6RW	0127 SHEETZ 00001271 CARROLLTOWN PA		8.94
09/12	7451020LGPQ830XYA 09/12	DRECHSEL CONSULTANTS ACTON CD CA DOLLAR 34.50X0.78173913 (EXCHANGE RATE)* 0.54 (EXCHANGE RATE ADJ)		27.51
09/17	2415813LP2YX7PS0B	CICI'SPIZZA#553 STREETSBORO OH		11.48
09/17	2416407LMEG3TQHYH	0148 SHEETZ 00001487 DUBOIS PA		18.27
09/17	2416407LMEG3TQRP0	0148 SHEETZ 00001487 DUBOIS PA		25.59
09/17	2422638LM9AGNRR2G	WAL MART STREETSBORO OH		37.36
09/17	2432684LNB14ZMFX8	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	2445501LM3FRANSWY	SUNOCO BROADVIEWHE OH		19.52
09/18	2422638LP9AHVZ00S	WAL MART STREETSBORO OH		48.07
09/18	2444500LP5W3BHM0E	GEAUGA LAKE AURORA OH		12.67
09/18	7414720LR5H8F48DJ	PAYMENT - THANK YOU	5,068.43	
09/18	2416407LPEG4DF5HC	0266 SHEETZ 00002667 STREETSBORO OH		14.84
09/18	2416407LPEG41GXV8	0148 SHEETZ 00001487 DUBOIS PA		23.94
09/18	2427530LRJSRZX2A2	BASS SHOE OUTLET 231 AURORA OH		182.73
09/18	2461043LP231RLNOJ	HARRY & DAVID #533 AURORA OH		17.33
09/23	2416407LVEG4BKJF8	0252 SHEETZ 00002527 CLEARFIELD PA		18.96
09/23	2445501LW3FRATRZA	SUNOCO BROADVIEWHE OH		15.84
09/24	2422638LXAFYZGD74	WM SUPERCENTER BARABOO WI		61.62
09/24	2449279LWBVX6V5LA	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	2416407LZEG4PDL6T	0065 SHEETZ 00000661 BROOKVILLE PA		15.43
09/27	2441800MD7XBNA5TG	APCOA CLEVELAND HOPKINS A CLEVELAND OH		35.00
10/01		*FINANCE CHARGE*		18.16

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	PERIODIC RATE(S) AND APR(S) MAY VARY			FINANCE CHARGES
			Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fees	
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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BANK ONE

Aug 21 2008

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

11862 8EX 230704
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

⑆5000 16028⑆ 3747004 1172039⑈



Statement Date: 10/02/04 - 11/02/04
Payment Due Date: 11/27/04

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-655-6060
Outside U.S. call collect 1-302-594-8200

Minimum Payment Due for Credit Access Line \$10.00
Total Minimum Payment Due \$10.00

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$1,711.50	Credit Access Line	\$14,000
Payment, Credits	-\$2,711.50	Available Credit	\$13,656
Purchases, Cash, Debits	+\$1,318.27	Cash Access Line	\$2,800
Finance Charges	+\$25.46	Available for Cash	\$2,800
New Balance	\$343.73		

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	\$682.00
Reward dollars earned from SWA purchases	\$214.00
Reward dollars earned from purchases	\$1,177.00
Total reward dollars	\$2,073.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$873.00
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 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
10/01	24164074275498386705074	0033 SHEETZ 00000331 ALTOONA PA		\$30.78
10/02	24445004277934645382681	CLAIRE'S BOUTIQUE 5266 ALTOONA PA		12.72
10/04	24164074278498396846857	0252 SHEETZ 00002527 CLEARFIELD PA		29.22
10/04	24692164278000657087971	WWW*EARTHLINK.NET 800-719-4660 GA		21.95
10/05	24164074279498398123528	0252 SHEETZ 00002527 CLEARFIELD PA		10.25
10/07	24164074281498404196415	0252 SHEETZ 00002527 CLEARFIELD PA		14.40
10/07	24403694282900428238821	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	24226384289360320890953	WM SUPERCENTER CLEARFIELD PA		17.74
10/15	24164074289498431542914	0065 SHEETZ 00000651 BROOKVILLE PA		7.02
10/15	24164074289498431548192	0065 SHEETZ 00000651 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	24403694296900429631135	COLLINS RAINBOW CAR WASH CLEARFIELD PA		6.00
10/22	24164074296498452270743	0096 SHEETZ 00000968 RIDGWAY PA		11.16
10/22	24164074296091008467762	TARGET 00010140 CHEEKTOWAGA NY		39.05
10/22	24226384296360542982605	WM SUPERCENTER SPRINGVILLE NY		21.13
10/22	24387754297004013608343	MICHAELS #3882 CHEEKTOWAGA NY		14.46
10/24	24164074298498461236717	0096 SHEETZ 00000968 RIDGWAY PA		31.46

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Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: Payments received by 1:00 p.m. on any day except December 25 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon. If the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of this statement or if the envelope contains more than one payment or coupon, or if there are staples, paper clips, or correspondence included with your payment. We do not accept checks or money orders drawn on non-US banks. Checks must be in US Dollars. You may pay more than the minimum payment due and may pay the full amount you owe us at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: (Applicable only for accounts with an Annual Membership Fee.) Please note the following information in connection with the renewal of your credit card account each year: the Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement (and if your Annual Percentage Rate is variable, the index and margin are described in your Cardmember Agreement). The Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement in the month that it is posted to your account.

If your Account has an Annual Membership Fee, it will be billed each year or in monthly installments, whether or not you use your Account, and you agree to pay it when billed. The Annual Membership Fee is non-refundable unless you notify us that you wish to close your Account within 30 days of the date we mail your billing statement on which the Annual Membership Fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the Annual Membership Fee does not affect our right to close your Account, limit your right to make Purchases or obtain Cash Advances. If your Account is closed by you or us, we will continue to charge the Annual Membership Fee until you pay your outstanding balance in full and terminate your Account relationship.

Minimum Finance Charge: There is a minimum Finance Charge as stated in your Cardmember Agreement, as amended, in any billing cycle in which you owe a Finance Charge.

Explanation of Finance Charges: We figure Periodic Finance Charges 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 later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply your daily balance by the Daily Periodic Rate to get your Periodic Finance Charges 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 changed to the Default Rate in accordance with your Cardmember Agreement.

Transaction Finance Charges: If stated in your Cardmember Agreement, we will charge you a Transaction Finance Charge if you use your card or account to transfer a balance or if you use a Convenience Check. The amount of the Transaction Finance Charge is stated in your Cardmember Agreement, as amended. If applicable, you will not be assessed a Transaction Finance Charge for Overdraft Advances.

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

In your letter, give us the following information.

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

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question.

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.)

Statement Date: 10/02/04 - 11/02/04
 Account Number: 4147 2070 0411 7203
 Page 2 of 4

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
10/24	24275304299847185020965	BASS SHOE 185 NIAGRA 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	24792624302624442204948	SOUTHWESTAIRS262726789059 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	13073074202773336607716	Payment Thank You Wilmington DE	1,000.00	
11/02	13073074202774336607722	Payment Thank You Wilmington DE	1,711.50	
11/01	24164074306498484410364	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

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

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments 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 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 3 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, 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 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 19850-5949. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute or if any cash check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our 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 that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum Finance Charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction Finance Charge if you use your card or account to transfer a balance or if you use a convenience check in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debts (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 Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases (based 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 rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15290, Wilmington, DE 19850-5290 or soon as possible. We must hear from you no later than 60 days after we sent you the last bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

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

MA121504

Statement Date: 11/03/04 - 12/01/04
 Account Number: 4147 2070 0411 7203
 Page 2 of 4

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
11/21	24226384326360472169698	WM SUPERCENTER CLEARFIELD PA		15.85
11/23	24164074328498555236163	0252 SHEETZ 00002527 CLEARFIELD PA		9.72
11/23	24164074328635070972261	PIZZA HUT #01473045460 CLEARFIELD PA		8.98
11/23	24401404328001354297973	USPS 4125460830 CLEARFIELD PA		16.10
11/24	13293294201027336800265	Payment Thank You Wilmington DE	200.00	
11/24	24164074328498558716194	0252 SHEETZ 00002527 CLEARFIELD PA		11.42
11/24	24455014330120001921392	SUNOCO BROADVIEW HE 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	24164074332743362242472	RADIO SHACK 00165761 CHICAGO IL		43.49
11/26	24399004332295334045545	BEST BUY 00003343 SKOKIE IL		97.83
11/27	74610434333004068187473	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	24138294333516000674314	EB GAMES #2803 CHICAGO IL		52.18
11/28	24455014334120001758410	SUNOCO BROADVIEW HE OH		4.78
11/28	24418004334334189420407	APCOA CLEVELAND HOPKINS A CLEVELAND OH		36.00

FINANCE CHARGES

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

Category	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!

This Statement is a Facsimile - Not an original

Page 108 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$11,716.45 Payment Due Date 01/27/05 Past Due Amount \$0.00 Minimum Payment \$234.00

BANK ONE.

Aug 21 2008

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 BEX 2 205
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16661-9631

⑆5000 16028⑆ 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
Español 1-888-446-3308
TDD 1-800-955-8080
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

PAYMENT ADDRESS

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

VISIT US AT:
www.cardmemberservices.com

Previous Balance	\$2,258.19	Credit Access Line	\$14,000
Payment, Credits	-\$45.00	Available Credit	\$2,263
Purchases, Cash, Debits	+\$9,342.68	Cash Access Line	\$2,800
Finance Charges	+\$160.58	Available for Cash	\$2,283
New Balance	\$11,716.45		

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$701.00
Reward dollars earned from SWA purchases	\$794.00
Reward dollars earned from purchases	\$2,446.00
Total reward dollars	\$3,941.00
Total rewards transferred to flight credits	\$3,600.00
Remaining rewards balance	\$341.00
Flight credits transferred	3

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
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
12/01	24226384336320833661278		WAL MART DU BOIS PA	\$35.89
12/01	24418004336337017110007		RESTORATION HARDWARE #940 800-7621005 TN	24.38
12/01	24455014336140007009648		WAL-MART STORES, IN CLEARFIELD PA	17.80
12/01	24164074336498581280250		0252 SHEETZ 00002527 CLEARFIELD PA	16.85
12/02	24455014337720010786653		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	24692164339800078323058		WWW*EARTHLINK.NET 800-719-4660 GA	21.95
12/03	24323034339122258016545		SWIGART PHOTO INC. DUBOIS PA	8.86
12/04	24455014340140008690236		WAL-MART STORES, IN CLEARFIELD PA	159.99
12/04	24164074340498593624937		0252 SHEETZ 00002527 CLEARFIELD PA	27.93
12/05	24455014340140008693198		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	24445004341004982926896		CVS PHARMACY #1685 Q03 CLEARFIELD PA	13.98
12/06	24418004341341265945505		VESTA *AT&TPREPAID 800-2247679 OR	94.56
12/07	24226384342360058235251		WM SUPERCENTER CLEARFIELD PA	95.52
12/06	24301534342525341010012		TERMINIX INTL 2337 814-9431668 PA	95.40
12/08	24164074343498606563655		0073 SHEETZ 00000737 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	24493984345206299002945		NEPTUNE NETWORKS INC 3106456800 CA	5.13

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: _____

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first 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 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 retained in our records.

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MA121504

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	Amount	
			Credit	Debit
12/09	24455014345120001745448	SUNOCO BROADVIEW HE OH		21.59
12/11	24445004347010299846382	CVS PHARMACY #3690 Q03 CHICAGO IL		22.20
12/12	24164074347498619885937	0248 SHEETZ 00002485 GIRARD OH		6.49
12/11	24455014347710009063667	BOSTON MARKET #2520 CHICAGO IL		20.50
12/11	24399004347295323067991	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, IN CLEARFIELD PA		180.84
12/16	24164074351683351770214	AMOCO OIL 05871975 WOODLAND PA		47.97
12/17	24399004353138000098246	RED LOBSTER US00007369 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, IN ALTOONA PA		6.21
12/19	24164074354498641851881	0187 SHEETZ 00001875 ALTOONA PA		19.15
12/19	24455014354720010817282	MCDONALD'S F13552 ALTOONA PA		15.75
12/20	24610434355004187297284	WALMART.COM *INTERNET O 800-986-6546 AR		33.39
12/19	24164074355288092714154	WALDENBOOKS 01009273 ALTOONA PA		16.91
12/17	34266883565000510929801	42551 CHECK TO ERIC SMITH		4,500.00
12/21	34266883565000510929801	TRANSACTION FINANCE CHARGE		50.00
12/21	24455014356140010204191	WAL-MART STORES, IN CLEARFIELD PA		29.25
12/23	24164074358498656905073	0252 SHEETZ 00002527 CLEARFIELD PA		29.83
12/23	24455014358140010599697	WAL-MART STORES, IN CLEARFIELD PA		12.75
12/24	24455014359140012881654	WAL-MART STORES, IN 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	13613602900000086829805	Payment Thank You Wilmington DE	45.00	
12/25	24164074361498662533328	0252 SHEETZ 00002527 CLEARFIELD PA		7.17
12/25	24455014361120001383769	SUNOCO MANTUA OH		14.11
12/26	24164074361091007856452	TARGET 00007922 PARMA OH		58.38
12/26	24108384361207099000575	BUILD A BEAR WKSH #129 STRONGSVILLE OH		23.76
12/26	24387754362004034261965	KAUFMANN'S/FILENES #151 PARMA OH		31.09
12/26	24387754362004034261957	KAUFMANN'S/FILENES #151 PARMA OH		30.23
12/22	24164074363743360663523	RADIO SHACK 00143719 CLEARFIELD PA		51.49
12/28	24399004364473410012009	CHILIS 1200 73012007 SANDUSKY OH		27.96
12/28	24418004364364085738207	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	CHARLIE'S ALE HOUSE CHICAGO IL		46.44
12/31	24323025001121222011280	MUSEUM OF SCNC /IND CHICAGO IL		27.62

FINANCE CHARGES

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

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
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.

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Page 102 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$12,157.45
Payment Due Date 02/26/05
Past Due Amount \$0.00
Minimum Payment \$243.00

BANK ONE

Aug 21 2008

Amount Enclosed \$ 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 16661-9631

5000 160 28 3 74 7004 11 7 203 9



Statement Date: 01/03/05 - 02/01/05
Payment Due Date: 02/26/05
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 \$243.00
Total Minimum Payment Due \$243.00
ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

PAYMENT ADDRESS

Previous Balance	\$11,716.45	Credit Access Line	\$14,000	P.O. Box 15153
Payment, Credits	-\$1,042.39	Available Credit	\$1,842	Wilmington, DE 19886-5153
Purchases, Cash, Debits	+\$1,395.75	Cash Access Line	\$2,800	VISIT US AT:
Finance Charges	+\$87.64	Available for Cash	\$1,842	www.cardmemberservices.com
New Balance	\$12,157.45			

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$341.00
Reward dollars earned from purchases	\$1,354.00
Total reward dollars	\$1,695.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$495.00
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
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
01/02	24455015003050001013325	05112 FLYING J RETAIL HUBBARD OH		\$15.30
01/03	24692165003000042974122	WWW.EARTHLINK.NET 800-719-4660 GA		21.95
01/02	24418005003003102607807	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 (OUTS) 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	24323035011122031010015	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	24164075015355400516756	STARBUCKS 00023101 CHICAGO IL		10.82
01/15	24610435016004109787410	PETERSON CITGO CHICAGO IL		16.91
01/15	24455015016710016886016	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	24388945017670385963971	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	24226385018360490174415	WM SUPERCENTER CLEARFIELD PA		76.15
01/18	24164075018498730768645	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

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Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. 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.

We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your debit payment checks, at first presentment and any 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. 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 15048, Wilmington, DE 19850-5948. We reserve all our rights regarding such payments (e.g. it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our 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 that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum Finance Charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge if you use your card or account to transfer a balance or if you use a convenience check in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, 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 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 billed on purchases financed 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 rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the date of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15290, Wilmington, DE 19850-5289 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 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 the item or service is perishable, or if we misled you the advertisement for the property or service, all purchases are covered regardless of amount or location of purchase.

MA101504

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	24445005028050748860777	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%	3.99%	\$2,008.87	\$6.60	\$0.00	\$6.60
Promotions	.01094%	3.99%	\$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.

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Page 96 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$15,544.01
Payment Due Date 03/26/05
Past Due Amount \$0.00
Minimum Payment \$1,854.01

CHASE BANK ONE

Aug 21 2008

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 19886-5153

13287 BEX Z6605
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

5000 160 28 3 74 7004 1 7 203 9



Statement Date: 02/02/05 - 03/01/05
Payment Due Date: 03/26/05
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 \$310.00
Payment Due for Balance Over Credit Access Line \$1,544.01
Total Minimum Payment Due \$1,854.01

ACCOUNT INQUIRIES
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	\$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		

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$495.00
Reward dollars earned from SWA purchases	\$1,175.00
Reward dollars earned from purchases	\$2,942.00
Total reward dollars	\$4,612.00
Total rewards transferred to flight credits	\$3,600.00
Remaining rewards balance	\$1,012.00
Flight credits transferred	3

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
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
02/01	24226385032350866626525	WM SUPERCENTER CLEARFIELD PA		\$30.74
01/31	24323035032122036010015	RICHARD R. LINES, DMD 814-236-3390 PA		59.00
02/01	24792625033624555851603	SOUTHWESTAIRS262740668263 DALLAS TX		297.50
02/01	24792625033624555851611	SOUTHWESTAIRS262740711794 DALLAS TX		106.90
02/01	24792625033624555851629	SOUTHWESTAIRS262740670269 DALLAS TX		10.00
02/01	24792625033624555851637	SOUTHWESTAIRS262740713263 DALLAS TX		106.90
02/01	24792625033624555851645	SOUTHWESTAIRS262740572040 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	24792625037221946800526	RUBY TUESDAY #4462 DUBOIS PA		29.48
02/05	24418005037038039596400	OLD NAVY #3477 DU BOIS PA		10.94
02/07	24164075038498790435644	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	24164075043355400707585	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	

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Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is received with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, 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 15046, Wilmington, DE 19850-5046. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and/or 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 balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and the corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will 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 transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the first day of the billing cycle. 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 billed on purchases limited on your previous statement or we received payment of your first balance on your previous statement in full by the date and time your payment was due.

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

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfer/convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, or 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 15098, Wilmington, DE 19850-5098 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding 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.)

MAJ2C105

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	Amount	
			Credit	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, IN 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	24692165052000576496209	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 #0323 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	24164075058091008013819	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	24275395058022056014516	YUMMIES 180-0254717 CA		34.45
02/27	24692165058000084547029	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 1-800-2PAY-TAX for details.

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Page 60 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$11,962.58
Payment Due Date 04/26/05
Past Due Amount \$0.00
Minimum Payment \$239.00

CHASE BANK ONE

Aug 21 2008

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 16661-9631

5000 160 28 3 74 7004 11 7 203 9



Statement Date: 03/02/05 - 04/01/05
Payment Due Date: 04/26/05
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 \$239.00
Total Minimum Payment Due \$239.00

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

PAYMENT ADDRESS

Previous Balance \$15,544.01
Payment, Credits -\$4,000.00
Purchases, Cash, Debits +\$282.84
Finance Charges +\$135.73
New Balance \$11,962.58

Credit Access Line \$14,000
Available Credit \$2,037
Cash Access Line \$2,800
Available for Cash \$2,037

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

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
Reward dollars earned from SWA purchases \$244.00
Reward dollars earned from purchases \$102.00
Total reward dollars \$1,358.00
Total rewards transferred to flight credits \$1,200.00
Remaining rewards balance \$158.00
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 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
03/03	10620624201120336601199	PAYMENT - THANK YOU	\$2,000.00	
03/06	24692165065000541973166	WWW*EARTHLINK.NET 800-719-4660 GA		21.95
03/08	24792625066624602242970	SOUTHWESTAIRS262746242960 DALLAS TX		96.90
03/08	24792625068624605021981	SOUTHWESTAIRS262746601413 DALLAS TX		5.00
03/08	24792625068624605021999	SOUTHWESTAIRS262746603643 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

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	.03946%	14.40%	\$10,356.80	\$126.69	\$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.

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Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. 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. With your account number on your check or money order. Payments must be accompanied by the payment envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and 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 19880-5049. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

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To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other 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 transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the 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 billed on purchases limited on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total 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 later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfers/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfer/convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance 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 and P.O. Box 15049, Wilmington, DE 19880-5049 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.

To your letter, give us the following information:

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

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

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

MA220105

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Statement for account number: 4147 2070 0411 7203
New Balance \$13,006.23
Payment Due Date 05/26/05
Past Due Amount \$0.00
Minimum Payment \$260.00

CHASE BANK ONE

Aug 21 2008

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

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

5000 16028 3747004 1172039



Statement Date: 04/02/05 - 05/01/05
Payment Due Date: 05/26/05
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 \$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	\$11,962.58	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	\$13,006.23			

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$158.00
Reward dollars earned from SWA purchases	\$408.00
Reward dollars earned from purchases	\$949.00
Total reward dollars	\$1,515.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$315.00
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
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
04/04	24692165094000837369529	WWW*EARTHLINK.NET 800-719-4660 GA		\$21.95
04/05	24610745096501338960218	4ALLMEMORY.COM 800-566-3727 MO		79.99
04/07	24610435097004114051606	APPLE COMPUTER 800-676-2775 TX		846.94
04/10	24792625101624653540113	SOUTHWESTAIR5262752396036 DALLAS TX		96.90
04/10	24792625101624653540121	SOUTHWESTAIR5262752394824 DALLAS TX		106.90
04/23	11151134200709336607093	PAYMENT - THANK YOU	250.00	

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	.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

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your 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. Payment 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.

We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by scanning 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. This original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our 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 balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/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 transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the 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 this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance at 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 daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfer/convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, or overdraft advances.

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15049, Wilmington, DE 19850-5049 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.

In your letter, give us the following information:

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

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

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding 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, or purchases are covered regardless of amount or location of purchase.)

MA020105

CHASE BANK ONE

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

414720700411720300026100013059424

10551 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

1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27,28,29,30,31,32,33,34,35,36,37,38,39,40,41,42,43,44,45,46,47,48,49,50,51,52,53,54,55,56,57,58,59,60,61,62,63,64,65,66,67,68,69,70,71,72,73,74,75,76,77,78,79,80,81,82,83,84,85,86,87,88,89,90,91,92,93,94,95,96,97,98,99,100,101,102,103,104,105,106,107,108,109,110,111,112,113,114,115,116,117,118,119,120,121,122,123,124,125,126,127,128,129,130,131,132,133,134,135,136,137,138,139,140,141,142,143,144,145,146,147,148,149,150,151,152,153,154,155,156,157,158,159,160,161,162,163,164,165,166,167,168,169,170,171,172,173,174,175,176,177,178,179,180,181,182,183,184,185,186,187,188,189,190,191,192,193,194,195,196,197,198,199,200,201,202,203,204,205,206,207,208,209,210,211,212,213,214,215,216,217,218,219,220,221,222,223,224,225,226,227,228,229,230,231,232,233,234,235,236,237,238,239,240,241,242,243,244,245,246,247,248,249,250,251,252,253,254,255,256,257,258,259,260,261,262,263,264,265,266,267,268,269,270,271,272,273,274,275,276,277,278,279,280,281,282,283,284,285,286,287,288,289,290,291,292,293,294,295,296,297,298,299,300,301,302,303,304,305,306,307,308,309,310,311,312,313,314,315,316,317,318,319,320,321,322,323,324,325,326,327,328,329,330,331,332,333,334,335,336,337,338,339,340,341,342,343,344,345,346,347,348,349,350,351,352,353,354,355,356,357,358,359,360,361,362,363,364,365,366,367,368,369,370,371,372,373,374,375,376,377,378,379,380,381,382,383,384,385,386,387,388,389,390,391,392,393,394,395,396,397,398,399,400,401,402,403,404,405,406,407,408,409,410,411,412,413,414,415,416,417,418,419,420,421,422,423,424,425,426,427,428,429,430,431,432,433,434,435,436,437,438,439,440,441,442,443,444,445,446,447,448,449,450,451,452,453,454,455,456,457,458,459,460,461,462,463,464,465,466,467,468,469,470,471,472,473,474,475,476,477,478,479,480,481,482,483,484,485,486,487,488,489,490,491,492,493,494,495,496,497,498,499,500,501,502,503,504,505,506,507,508,509,510,511,512,513,514,515,516,517,518,519,520,521,522,523,524,525,526,527,528,529,530,531,532,533,534,535,536,537,538,539,540,541,542,543,544,545,546,547,548,549,550,551,552,553,554,555,556,557,558,559,560,561,562,563,564,565,566,567,568,569,570,571,572,573,574,575,576,577,578,579,580,581,582,583,584,585,586,587,588,589,590,591,592,593,594,595,596,597,598,599,600,601,602,603,604,605,606,607,608,609,610,611,612,613,614,615,616,617,618,619,620,621,622,623,624,625,626,627,628,629,630,631,632,633,634,635,636,637,638,639,640,641,642,643,644,645,646,647,648,649,650,651,652,653,654,655,656,657,658,659,660,661,662,663,664,665,666,667,668,669,670,671,672,673,674,675,676,677,678,679,680,681,682,683,684,685,686,687,688,689,690,691,692,693,694,695,696,697,698,699,700,701,702,703,704,705,706,707,708,709,710,711,712,713,714,715,716,717,718,719,720,721,722,723,724,725,726,727,728,729,730,731,732,733,734,735,736,737,738,739,740,741,742,743,744,745,746,747,748,749,750,751,752,753,754,755,756,757,758,759,760,761,762,763,764,765,766,767,768,769,770,771,772,773,774,775,776,777,778,779,780,781,782,783,784,785,786,787,788,789,790,791,792,793,794,795,796,797,798,799,800,801,802,803,804,805,806,807,808,809,810,811,812,813,814,815,816,817,818,819,820,821,822,823,824,825,826,827,828,829,830,831,832,833,834,835,836,837,838,839,840,841,842,843,844,845,846,847,848,849,850,851,852,853,854,855,856,857,858,859,860,861,862,863,864,865,866,867,868,869,870,871,872,873,874,875,876,877,878,879,880,881,882,883,884,885,886,887,888,889,890,891,892,893,894,895,896,897,898,899,900,901,902,903,904,905,906,907,908,909,910,911,912,913,914,915,916,917,918,919,920,921,922,923,924,925,926,927,928,929,930,931,932,933,934,935,936,937,938,939,940,941,942,943,944,945,946,947,948,949,950,951,952,953,954,955,956,957,958,959,960,961,962,963,964,965,966,967,968,969,970,971,972,973,974,975,976,977,978,979,980,981,982,983,984,985,986,987,988,989,990,991,992,993,994,995,996,997,998,999,1000,1001,1002,1003,1004,1005,1006,1007,1008,1009,1010,1011,1012,1013,1014,1015,1016,1017,1018,1019,1020,1021,1022,1023,1024,1025,1026,1027,1028,1029,1030,1031,1032,1033,1034,1035,1036,1037,1038,1039,1040,1

1:5000 160281: 3747004 1172039"



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

Minimum Payment Due for Credit Access Line	
Total Minimum Payment Due	

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

PAYMENT ADDRESS

Previous Balance	\$13,006.23	Credit Access Line	\$14,000	P.O. Box 15153
Payment, Credits	-\$260.00	Available Credit	\$940	Wilmington, DE 19886-5153
Purchases, Cash, Debits	+\$159.95	Cash Access Line	\$2,800	VISIT US AT:
Finance Charges	+\$153.24	Available for Cash	\$940	www.chase.com/creditcards
New Balance	\$13,059.42			

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$315.00
Reward dollars earned from purchases	\$121.00
Total reward dollars	\$436.00
Remaining rewards balance	\$436.00
Flight credits transferred	0

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 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	\$149.73	\$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
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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

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 update through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19805-5049. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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In your letter, give us the following information:

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

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

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NA020105

Amount Enclosed

67

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

414720700411720300026000013025800

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

.....

1:5000 16028: 3747004 1172039



Statement Date: 06/02/05 - 07/01/05
Payment Due Date: 07/26/05

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

\$260.00 ACCOUNT INQUIRIES
\$260.00 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

VISIT US AT:
www.chase.com/creditcards

Previous Balance	\$13,059.42
Payment, Credits	-\$261.00
Purchases, Cash, Debits	+\$77.05
Finance Charges	+\$150.33
New Balance	<u>\$13,025.80</u>

Credit Access Line	\$14,000
Available Credit	\$974
Cash Access Line	\$2,800
Available for Cash	\$974

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$436.00
Reward dollars earned from SWA purchases	\$10.00
Reward dollars earned from purchases	\$73.00
Total reward dollars	\$519.00
Remaining rewards balance	\$519.00
Flight credits transferred	0

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 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	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
06/05	246921651560006359414156	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	24692165159000860473852	AMZ*SUPERSTORE AMZN.COM/BILL WA			24.97
06/22	11731734201183336601826	PAYMENT - THANK YOU	261.00		
06/25	24792625176624759012819	SOUTHWESTAIRS262765314516 DALLAS TX			5.00
	1 K	MDW LAS			
	2 K	LAS MDW			

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	.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): 13.85%

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.

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 must contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, 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 15045, Wilmington, DE 19850-5045. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment 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 transfers/convenience checks, cash advances, cash advance checks, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, 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 transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the 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. A periodic finance charge was already billed on purchases billed on your previous statement or was received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total 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 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 15039, Wilmington, DE 19850-5039 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 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: 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.

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Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. 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 or after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any re-presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19803-0049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe 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. This annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

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

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

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited 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 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.

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, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15059, Wilmington, DE 19803-0059 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

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

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

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due for 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.

MA07 1006

Statement Date: 07/02/05 - 08/01/05
 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 .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.

This Statement is a Facsimile - Not an original



Aug 21 2008

Amount Enclosed \$

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

414720700411720300008900004473430000005

31995 BEX 2 24405 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-6153



⑆5000 16028⑆ 3747004 1172039⑈



Statement Date: 08/02/05 - 09/01/05
Payment Due Date: 09/26/05

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

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-6153

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$3,250.04	Credit Access Line	\$14,000
Payment, Credits	-\$65.00	Available Credit	\$9,526
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		

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$933.00
Reward dollars earned from SWA purchases	\$458.00
Reward dollars earned from purchases	\$964.00
Total reward dollars	\$2,355.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$1,155.00
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
07/31	24418005213213112657104	APCOA CLEVELAND HOPKINS A CLEVELAND OH	\$33.00
08/02	24692165214000182185476	WWW EARTHLINK.NET 800-719-4660 GA	21.95
08/02	24254775215442431000012	COMTEL WIRELESS GREENSBURG PA	127.16
08/05	24164075216498421523133	0079 SHEETZ 00000737 CLEARFIELD PA	34.53
08/08	24164075220525030759447	KFC/TACO BELL 00203018 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	24445005221208121143867	WEGMANS #098 SET STATE COLLEGE PA	7.41
08/08	24228995221561373010348	RIDER AUTO STATE COLLEGE PA	32.55
08/11	24455015223140005184009	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	24326885225720000038332	SIX FLAGS GREAT ADVENTUR JACKSON NJ	30.70
08/11	24164055224378000075255	EXXONMOBIL75 04768248 CHERRY H NJ	26.27
08/12	24455015225140009818534	WAL-MART #2841 LUMBERTON NJ	12.56
08/13	24236275226402250011046	GARDEN TERRACE BUFFET ATLANTIC CITY NJ	20.12
08/15	24164075227498460320481	0252 SHEETZ 00002627 CLEARFIELD PA	28.34
08/14	24403695228900522890687	HAMPTON INN ABSECON ABSECON NJ	173.99
08/17	24692165230000527134940	SUNOCO SVC STATION BROADVIEW HEI OH	25.86
08/22	24164075234498489368990	010073 SHEETZ 00000737 CLEARFIELD PA	22.73
08/22	24403695235900523548848	COLLINS RAINBOW CAR WASH CLEARFIELD PA	7.00
08/24	24226385236380299090099	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 cash an **Advance** 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. With your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the 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 wish to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any replacement, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by scanning the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15649, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfer, cash advance, promotional balances or overdraw 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 maximum 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 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. 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 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 overdraw 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, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15649, Wilmington, DE 19850-5049 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.

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 14 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.

MA07-1005

Statement Date: 08/02/05 - 09/01/05
 Account Number: 4147 2070 0411 7203
 Page 2 of 2

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	24456015242140002351442	WAL-MART #1628 SANDUSKY OH		44.39
08/29	24226385242320485235561	WAL MART DU BOIS PA		13.24
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.



Aug 21 2008

Amount Enclosed \$

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

414720700411720300010700005395530000009

17064 BEX Z 27505 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19866-6153



⑆5000 16028⑆ 37470041172039⑈



Statement Date: 09/02/05 - 10/02/05
Payment Due Date: 10/27/05

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-445-3308
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

\$107.00
\$107.00
ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19866-6153

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$4,473.43	Credit Access Line	\$14,000
Payment, Credits	-\$97.55	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		

VISIT US AT:
www.chase.com/creditcards

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 1-800-445-5764

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
09/01	24445005246229541815784	CEDAR POINT RESORTS #006 SANDUSKY OH		\$228.06
09/02	24692165245000705600038	WWW.EARTHLINK.NET 800-719-4660 GA		21.95
09/02	24164075246498533748350	010073 SHEETZ 00000737 CLEARFIELD PA		6.55
09/05	24164075246498544793682	020066 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	24755425252122522276008	OLLIES 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	24228995254561373010074	RIDER AUTO STATE COLLEGE PA		46.27
09/12	24164075255498570007684	020073 SHEETZ 00000737 CLEARFIELD PA		32.29
09/13	24226385256360946758234	WM SUPERCENTER CLEARFIELD PA		11.22
09/13	24164075256498575629688	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	SOUTHWESTAIR5262781212251 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	24164075264498510087620	020073 SHEETZ 00000737 CLEARFIELD PA		33.82
09/22	24445005266246449123215	HMSHOST-CLE-AIRPT #0671 CLEVELAND OH		15.00
09/22	24692165267000459109684	SUNOCO SVC STATION BROADVIEW HEI OH		30.57
09/27	12702702922517946000002	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

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Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advise us 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 stamps, paper clips, tags or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on or after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions 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 Centers, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise 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 rights to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance/credit 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. 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 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.

Grace Period for Qualifying Promotional Balance: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15050, Wilmington, DE 19850-5250 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

MA07 1006

Statement Date: 09/02/05 - 10/02/05
 Account Number: 4147 2070 0411 7203
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TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
09/27	24164075270498633328466	0252 SHEETZ 00002527 CLEARFIELD PA		35.39
09/30	24164075273498644120545	0073 SHEETZ 00000737 CLEARFIELD PA		6.88
09/30	24792625274624909435893	SOUTHWESTAIR5262783925344 DALLAS TX		5.00
	111105 1 K	CLE STL		
	2 K	STL CLE		
09/30	24226385273360472345900	WM SUPERCENTER CLEARFIELD PA		11.07
09/30	24164075273498644125211	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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Aug 21 2008

Page 52 of 139
Statement for account number: 4147 2070 0411 7203
 New Balance \$6,654.47 Payment Due Date 11/26/05 Past Due Amount \$0.00 Minimum Payment \$133.00

CHASE

Amount Enclosed \$

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

414720700411720300013300006654470000008

49531 BEK 2 30505 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW M. LLPORT PA 16861-9631

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

⑈ 5000 160 281 374 7004 117203 911 ⑈



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
 \$133.00
ACCOUNT INQUIRIES
 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	\$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		

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$1,088.00
Reward dollars earned from purchases	\$1,266.00
Total reward dollars	\$2,354.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$1,154.00
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
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	PERMATURF, INC. BOW NH		22.45
10/03	24445005277255465283545	B4-LUMBER #0292 WOODLAND PA		46.33
10/05	24246515279207299700274	CLEARFIELD TRUE VALUE CLEARFIELD PA		16.11
10/05	24164075278498663023310	010252 SHEETZ 00002527 CLEARFIELD PA		22.41
10/06	24455016279080004481077	SUBWAY #6805 CLEARFIELD PA		18.93
10/07	24226385260360688703653	WM SUPERCENTER SOUTH HAVEN MI		69.92
10/06	24692165260000627654958	SUNOCO SVC STATION BROADVIEW HEI OH		35.79
10/08	24226385261360723023348	WM SUPERCENTER SOUTH HAVEN MI		142.58
10/09	24416005263283144911901	APCOA CLEVELAND HOPKINS A CLEVELAND OH		36.00
10/10	24164075283498685717876	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	24416005290290134512400	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	24164075295498731291906	020064 SHEETZ 00000646 PHILIPSBURG PA		34.16
10/21	24164075295672368715153	EAT N PARK 00100529 STATE COLLEGE PA		12.67
10/25	24164075298498746167999	020252 SHEETZ 00002527 CLEARFIELD PA		30.80
10/26	24455015300140006372758	WAL-MART #2129 CLEARFIELD PA		33.60
10/26	2422638500360301283899	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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Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advertisements are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. 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 this payment envelope 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 these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any 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. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15046, Wilmington, DE 19850-5046. We reserve all our rights regarding 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 send should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/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 debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions

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

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, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15059, Wilmington, DE 19850-5759 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

MA071005

Statement Date: 10/03/05 - 11/01/05
 Account Number: 4147 2070 0411 7203
 Page 2 of 2

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	13043044200000006082018	PAYMENT - THANK YOU	125.00	
10/30	24164075303498769353560	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.

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Page 82 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$9,527.76 Payment Due Date 12/26/05 Past Due Amount \$133.00 Minimum Payment \$371.00



Aug 21 2008

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

414720700411720300037100009527760000000

17019 BEX 2 93505 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160 28 3 74 7004 1 1 7 203 91



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 \$238.00
Past Due Amount \$133.00
Total Minimum Payment Due \$371.00
ACCOUNT INQUIRIES
P.O. Box 15293
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	\$9,527.76	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
Reward dollars earned from SWA purchases	\$425.00
Reward dollars earned from purchases	\$2,434.00
Total reward dollars	\$4,013.00
Total rewards transferred to flight credits	\$3,600.00
Remaining rewards balance	\$413.00
Flight credits transferred	3

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
11/01	24792625306624957182003	SOUTHWESTAIR5262789494554 DALLAS TX		\$62.70
	010106 1 M	MDW CLE		
11/01	24792625306624957182011	SOUTHWESTAIR5262789494555 DALLAS TX		\$2.70
	010106 1 M	MDW CLE		
11/02	2469216530600723649187	WWW*EARTHLINK.NET 800-719-4660 GA		21.95
11/01	24792625306624957181997	SOUTHWESTAIR5262789492776 DALLAS TX		\$6.90
	120905 1 V	PIT MDW		
	2 V	MDW PIT		
11/02	24226385307360539768797	WM SUPERCENTER CLEARFIELD PA		38.16
11/04	24226385308320591744608	WAL MART DU BOIS PA		66.63
11/05	24455015309140007472772	WAL-MART #2129 CLEARFIELD PA		18.34
11/04	24323015309251308010219	UNI MARTS #94076 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	24910165311001712788332	3GUPLOAD.COM 866-3487562 IN		10.99
11/10	24164075314498810741703	0252 SHEETZ 00002527 CLEARFIELD PA		38.69
11/11	24455015315140006931440	WAL-MART #2129 CLEARFIELD PA		138.33
11/12	24164075317355431051879	STARBUCKS USA 00023275 ST. LOUIS MO		13.09
11/14	24164075318498829972782	010148 SHEETZ 00001487 DUBOIS PA		14.17
11/14	24692165319000835806860	SUNOCO SVC STATION BROADVIEW HEI 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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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. Adverses 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 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 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.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and your representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15043, Wilmington, DE 19850-5043. 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 write us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advance checks (check transactions), purchases, balance transfers, cash advances, promotional balances or overdraw advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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. These adjustments 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, you will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases 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 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 overdraw advances.

Grace Period for Qualifying Promotional Balance: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiratory date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

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.

To your letter, give us the following information:

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

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we 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.

MA071006

Statement Date: 11/02/05 - 12/01/05
 Account Number: 4147 2070 0411 7203
 Page 2 of 2

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
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	24892165326000372679903	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		25.98
11/25	24399005330295302056788	BEST BUY 00003020 SKOKIE IL		113.05
11/25	24164075330091008634978	TARGET 00009282 NILES IL		72.98
11/24	24610435330004034220955	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	24164075333498884667872	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 \$13,985.03 Payment Due Date 01/26/06 Past Due Amount \$0.00 Minimum Payment \$349.00



Aug 21 2008

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

12238 BEX 2 106 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 37470041172039⑈



Statement Date: 12/02/05 - 01/01/08
Payment Due Date: 01/26/06

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

\$349.00
\$349.00 ACCOUNT INQUIRIES
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	\$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	+\$318.38	Available for Cash	\$14
New Balance	\$13,985.03		

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$413.00
Reward dollars earned from purchases	\$1,310.00
Total reward dollars	\$1,723.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$523.00
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
12/02	24164075336498895937337	010073 SHEETZ 00000737 CLEARFIELD PA		\$23.01
12/01	24455015336140007419598	WAL-MART #2129 CLEARFIELD PA		78.58
12/03	24692165337000380115814	WWW*EARTHLINK.NET 800-719-4660 GA		21.95
12/03	24692165337000454866375	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	24692165340000719568060	TGT*TARGET.COM TARGET.COM MN		7.94
12/07	24692165341000749924777	TGT*TARGET.COM TARGET.COM MN		4.74
12/08	24164075342498920712988	0073 SHEETZ 00000737 CLEARFIELD PA		31.90
12/10	24224435345376670300991	THE DENGEOIS INC SKOKIE IL		33.11
12/09	24164075343091008105008	TARGET 00009274 EVANSTON IL		13.18
12/09	24399006343295313088577	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	24323016354251352030075	UNI MARTS #9409 CURWENSVILLE PA		37.56
12/20	34266883566000220205856	48169 CHECK TO ERIC SMITH		3,600.00
12/22	34266883566000220205856	TRANSACTION FINANCE CHARGE		75.00
12/21	24226385355360364347239	WM SUPERCENTER CLEARFIELD PA		61.97
12/23	13573574200000030117503	PAYMENT - THANK YOU	400.00	
12/22	24455015356080003293081	SHANER ENERGY INC. HUNTINGDON PA		805.34
12/27	2469216536100068777128	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

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments above 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 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.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any replacement, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the 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.) 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 all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

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

Grace Period for Qualifying Promotional Balance: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15049, Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we 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 contact the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made 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.

MA071006

Statement Date: 12/02/05 - 01/01/06

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 .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.

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Aug 21 2008

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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.

414720700411720300165488015273880000001

62595 BEX Z 03206 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16851-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

⑈5000 160 28⑈ 374 7004 117 203 9⑈



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

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-445-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line
Payment Due for Balance Over Credit Access Line
Total Minimum Payment Due

\$381.00
\$1,273.88
\$1,654.88

ACCOUNT INQUIRIES
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	\$13,985.03	Credit Access Line	\$14,000
Payment, Credits	-\$431.80	Available Credit	\$0
Purchases, Cash, Debits	+\$1,435.74	Cash Access Line	\$2,800
Finance Charges	+\$284.91	Available for Cash	\$0
New Balance	\$15,273.88		

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$523.00
Reward dollars earned from SWA purchases	\$523.00
Reward dollars earned from purchases	\$1,143.00
Total reward dollars	\$2,189.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$989.00
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
01/03	24692166003000144527222	WWW*EARTHLINK.NET 800-719-4660 GA		\$21.95
01/06	74399006006295110543551	BEST BUY 00003699 STATE COLLEGE PA	\$1.80	
01/05	24792626006624038091760	SOUTHWESTAIR5262798760768 DALLAS TX		0.20
01/05	24792626006624038091778	SOUTHWESTAIR5262798772119 DALLAS TX		87.10
	040606 1 V	PIT MDW		
	2 V	MDW PIT		
01/05	24792626006624038091785	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	24455016013090002826231	SHANER ENERGY INC. HUNTINGDON PA		1,017.30
01/16	24692166016000343659136	AMZ* SUPERSTORE AMZN.COM/BILL WA		134.99
01/19	10190194200000029308457	PAYMENT - THANK YOU	400.00	

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Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable 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.

Checks Collected Electronically: We reserve the right to electronically collect your skipfile payment checks, at that presentment and any 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 third person against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "void in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19852-5949. 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 calling it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/advance checks and cash advance checks (check transactions), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the indicated margin 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 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. Transaction fees are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance 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 listed on your previous statement or on resolved 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 we multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these

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

Grace Period (at least 20 days):

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

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

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account on or 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 Customer Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19852-5299 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 we are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding 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: 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
Total finance charges						\$284.91

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.

This Statement is a Facsimile - Not an original

Aug 21 2008

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



Amount Enclosed \$

Make your check payable to Chase Card Services.
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/Chase.jsp

414720700411720300034700013919895115533

09149 BEX Z 06006 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16661-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 37470041172039⑈



Statement Date: 02/02/06 - 03/01/06
Payment Due Date: 03/26/06

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-448-3308
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
\$347.00

ACCOUNT INQUIRIES
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	+\$387.65	Cash Access Line	\$2,800
Finance Charges	+\$278.36	Available for Cash	\$80
New Balance	\$13,919.89		

VISIT US AT:
www.chase.com/creditcards

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	24164076040498132466392	020252 SHEETZ 00002527 CLEARFIELD PA		33.68
02/11	2440369604390604403376	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	24692166047000061618085	TGT*TARGET.COM TARGET.COM MN		74.19
02/19	24661006051120669019268	PGH AIRPORT PRKNG QJ3 PITTSBURGH PA		31.50
02/22	24164076053498178911453	020252 SHEETZ 00002527 CLEARFIELD PA		38.88
02/23	24792626055624114747707	SOUTHWESTAIR5262707444070 DALLAS TX		5.00
	051606 1 K	CLE MDW		
	2 K	MDW CLE		
02/26		LATE FEE		39.00
02/28	24692166059000088790730	AMZ*SUPERSTORE AMZN.COM/BILL WA		14.99
03/01	10600604200000022586333	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 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 staple, paper clip, 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 1:30 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 our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other 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 presentment and any 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. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19850-6299. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic 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 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.) 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 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 19850-6299 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 (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 26 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/chase or call 1-800-2PAY-TAX for details.

Aug 21 2008

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



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

414720700411720300027300010925180000009

60306 BEX 2 06206 C
 ERIC V SMITH
 36 MAPLE SUGAR ROAD
 NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153



1:5000 160 281: 3 74 7004 117 203 911



Statement Date: 03/02/08 - 04/02/08
 Payment Due Date: 04/27/06

CUSTOMER SERVICE
 In U.S. 1-800-792-0001
 Español 1-888-445-3308
 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
 \$273.00

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance \$13,919.89
 Payment, Credits -\$4,500.00
 Purchases, Cash, Debits +\$1,244.00
 Finance Charges +\$261.29
 New Balance \$10,925.18

Credit Access Line \$14,000
 Available Credit \$3,074
 Cash Access Line \$2,800
 Available for Cash \$2,800

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

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
 Reward dollars earned from purchases \$1,185.00
 Total reward dollars \$1,308.00
 Total rewards transferred to flight credits \$1,200.00
 Remaining rewards balance \$108.00
 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
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 Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments 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 delinquency on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any resubmission, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise 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 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 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 rate. If there is a "TV" 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.) 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 financed on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when 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 notified you the advertisement for the property or services.

Page 64 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$11,352.07 Payment Due Date 05/26/06 Past Due Amount \$0.00 Minimum Payment \$300.00

CHASE

Aug 21 2008

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 _____

414720700411720300030000011352075205256

51059 BEX 2 12106 C
ERIC V SMITH
38 MAPLE SUGAR ROAD
NEW MILLPORT PA 16851-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 3747004 1172039⑈



Statement Date: 04/03/06 - 05/01/06
Payment Due Date: 05/26/06

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-445-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line \$300.00
Total Minimum Payment Due \$300.00

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	\$10,925.18	Credit Access Line	\$14,000
Payment, Credits	-\$273.00	Available Credit	\$2,647
Purchases, Cash, Debits	+\$434.89	Cash Access Line	\$2,800
Finance Charges	+\$265.00	Available for Cash	\$2,647
New Balance	\$11,352.07		

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$108.00
Reward dollars earned from purchases	\$396.00
Total reward dollars	\$504.00
Remaining rewards balance	\$504.00
Flight credits transferred	0

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
04/02	24692166092000932258222	WWW EARTHLINK.NET 800-719-4660 GA		\$21.95
04/26	24455016116080002637618	SHANER ENERGY INC. HUNTINGDON PA		\$73.94
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

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 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 1:30 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 our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Services address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any presentment, from the bank account on which the check was drawn. Our receipt of your payment checks is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on 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.) 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 limited 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 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 or 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 occurred. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

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

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your 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.

Page 126 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$12,327.20 Payment Due Date 06/26/06 Past Due Amount \$0.00 Minimum Payment \$326.00

CHASE

Aug 21 2008

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

62934 BEX 2 15206 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

500016028 37470041172039



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 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line \$326.00
Total Minimum Payment Due \$326.00

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

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$504.00
Reward dollars earned from purchases	\$933.00
Total reward dollars	\$1,437.00
Total rewards transferred to flight credits	\$1,200.00
Remaining rewards balance	\$237.00
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
05/03	24692166123000649269754	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
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 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 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable 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 must contain more than one payment or deposit, 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 15298, Wilmington, DE 19850-5298. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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. If this statement shows a previous cycle average daily balance for purchases, as in the same billing 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 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, 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 15298, Wilmington, DE 19850-5298 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.



Aug 21 2008

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

41472070041172030003280001237920000008

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



⑆5000 16028⑆ 3747004 1172039⑈



Statement Date: 08/02/06 - 07/02/06
Payment Due Date: 07/27/06

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

Minimum Payment Due for Credit Access Line \$328.00
Total Minimum Payment Due \$328.00

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	\$12,327.20	Credit Access Line	\$14,000
Payment, Credits	-\$326.00	Available Credit	\$1,620
Purchases, Cash, Debits	+\$50.95	Cash Access Line	\$2,800
Finance Charges	+\$317.07	Available for Cash	\$1,620
New Balance	\$12,379.22		

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$237.00
Reward dollars earned from purchases	\$22.00
Total reward dollars	\$259.00
Remaining rewards balance	\$259.00
Flight credits transferred	0

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
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

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 our Advisors 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 Wednesday 28 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 discussed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time 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, either on 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, 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.) 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 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 15049, Wilmington, DE 19850-5049 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.

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 filed in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. 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.

Page 10 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$12,749.74 Payment Due Date 08/25/06 Past Due Amount \$328.00 Minimum Payment \$638.00

CHASE

Aug 21 2008

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

4147207004117203000638000127497400000006

05635 BEX 2 21308 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

⑆5000 160 28⑆ 374 7004 117 203 9⑈



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 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

Minimum Payment Due for Credit Access Line \$310.00
Past Due Amount \$328.00
Total Minimum Payment Due \$638.00

ACCOUNT INQUIRIES
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	\$12,379.22	Credit Access Line	\$14,000
Purchases, Cash, Debits	+\$60.95	Available Credit	\$1,250
Finance Charges	+\$309.57	Cash Access Line	\$2,800
New Balance	\$12,749.74	Available for Cash	\$0

VISIT US AT:
www.chase.com/creditcards

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

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$259.00
Reward dollars earned from purchases	\$22.00
Total reward dollars	\$281.00
Remaining rewards balance	\$281.00
Flight credits transferred	0

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
07/03	24692166184000983776675	WWW-EARTHLINK.NET 800-719-4660 GA		\$21.95
07/27		LATE FEE		\$9.00

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 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 our Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable 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, tabs 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 these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check 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 returned at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual 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 ability to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin may be 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 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.) 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 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.

Page 14 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$12,939.09 Payment Due Date 09/26/06 Past Due Amount \$438.00 Minimum Payment \$767.00



Aug 21 2008

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

414720700411720300076700012939090000004

26559 BEX 2 24406 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 3747004 1172039⑈



Statement Date: 08/02/06 - 09/01/06
Payment Due Date: 09/26/06

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 \$329.00
Past Due Amount \$438.00
Total Minimum Payment Due \$767.00

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19880-5298

PAYMENT ADDRESS

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

VISA ACCOUNT SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$12,749.74	Credit Access Line	\$14,000
Payment, Credits	-\$200.00	Available Credit	\$1,060
Purchases, Cash, Debits	+\$60.95	Cash Access Line	\$2,800
Finance Charges	+\$328.40	Available for Cash	\$0
New Balance	\$12,939.09		

VISIT US AT: www.chase.com/creditcards

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

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$281.00
Reward dollars earned from purchases	\$22.00
Remaining rewards balance	\$0.00
Reward dollars unavailable for redemption	\$303.00
Flight credits transferred	0

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
08/03	24692166215000663012162	WWW*EARTHLINK.NET 800-719-4660 GA		\$21.95
08/26	12392383131265383300001	PAYMENT - THANK YOU	200.00	
08/27		LATE FEE		39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .08217%	29.99%		\$12,891.94	\$328.40	\$0.00	\$0.00	\$328.40
Cash advances	V .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 our Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable 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 stamps, 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 conversion or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advances checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate 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 charges each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for 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 financed on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when 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. 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 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 Qualifying Promotional Financing balances.

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

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15099, Wilmington, DE 19850-5099 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.

Page 100 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$12,717.60 Payment Due Date 10/26/06 Past Due Amount \$167.00 Minimum Payment \$485.00



Aug 21 2008

Amount Enclosed \$

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

414720700411720300048500012717600000006

07856 BEX Z 27406 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 3747004 1172039⑈



Statement Date: 09/02/06 - 10/01/06
Payment Due Date: 10/26/06

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 \$318.00
Past Due Amount \$167.00
Total Minimum Payment Due \$485.00

ACCOUNT INQUIRIES
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	\$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		

VISIT US AT:
www.chase.com/creditcards

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

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$303.00
Reward dollars earned from purchases	\$22.00
Total reward dollars	\$325.00
Remaining rewards balance	\$325.00
Flight credits transferred	0

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
09/09	12532520891687732000003	PAYMENT - THANK YOU	\$200.00	
09/12	24692166255000222914149	WWW*EARTHLINK.NET 800-719-4660 GA		21.95
09/26	12692690832158547500005	PAYMENT - THANK YOU	400.00	
09/26		LATE FEE		39.00

FINANCE CHARGES

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

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 3 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check conversion or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/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 "0%" next to a periodic rate on this statement, that rate may vary and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including 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 charges each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for 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 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. 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 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 Qualifying Promotional Financing balances.

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

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15296, Wilmington, DE 19850-5296 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 Rate for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have 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.



Aug 21 2008

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



⑆5000 16028⑆ 37470041172039⑆



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

CUSTOMER SERVICE
In U.S. 1-800-792-0001
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

Minimum Payment Due for Credit Access Line \$332.00
Total Minimum Payment Due \$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
Payment, Credits - \$805.00
Purchases, Cash, Debits + \$1,155.91
Finance Charges + \$331.24
New Balance \$13,399.75

Credit Access Line \$14,000
Available Credit \$600
Cash Access Line \$2,800
Available for Cash \$600

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement \$325.00
Reward dollars earned from purchases \$1,156.00
Total reward dollars \$1,481.00
Total rewards transferred to flight credits \$1,200.00
Remaining rewards balance \$281.00
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
10/04	24692166277000182225712	WWW*EARTH*LINK*NET 800-719-4660 GA		\$21.95
10/07	12812800832536349300007	PAYMENT - THANK YOU	170.00	
10/16	24427336289080001916045	SHANER ENERGY INC. HUNTINGDON PA		326.00
10/24	12972974200000000109333	PAYMENT - THANK YOU	315.00	
10/24	24427336297080001874731	SHANER ENERGY INC. HUNTINGDON PA		807.96
10/26	12992990832536353900008	PAYMENT - THANK YOU	320.00	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To	Periodic Rate			
Purchases	V .08217%	29.99%	\$13,003.44	\$331.24	\$0.00	\$0.00	\$0.00	\$331.24
Cash advances	V .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. Advances are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on 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 29 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 these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional 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 15269, Wilmington, DE 19850-5269. 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 a nonrefundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to 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 overall 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 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 payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases included on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when 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 assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or 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.

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

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 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 can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rules for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (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.



Aug 21 2008

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



5000 16028 374 7004 1172039



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 1-800-955-8050
Pay by phone 1-800-438-7958
Outside U.S. call collect
1-302-694-8200

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 19850-6298

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

VISA SIGNATURE SUMMARY

Account Number: 4147 2070 0411 7203

Previous Balance	\$13,999.75	Credit Access Line	\$14,000
Purchases, Cash, Debits	+\$172.44	Available Credit	\$90
Finance Charges	+\$337.33	Cash Access Line	\$2,800
New Balance	\$13,909.52	Available for Cash	\$0

VISIT US AT:
www.chase.com/creditcards

Your credit card account is past due. Please send payment immediately. Call 1-800-955-8030 (collect 1-302-694-8200) today.

SOUTHWEST AIRLINES RAPID REWARDS VISA SUMMARY

Reward dollars earned from previous statement	\$281.00
Reward dollars earned from purchases	\$134.00
Total reward dollars	\$415.00
Remaining rewards balance	\$415.00
Flight credits transferred	0

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
11/03	24692166307000957369772	WWW*EARTHLINK.NET 800-719-4660 GA		\$21.95
11/06	24910166311002220726853	MIXER, INC. 877-4649937 IN		10.99
11/07	24427335311080001870756	SHANER ENERGY INC. HUNTINGDON PA		100.50
11/26		LATE FEE		39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 30 days in cycle	APR	Average Daily Balance	Finance Charge		Accumulated Fin Charge	FINANCE CHARGES
					Due To Periodic Rate	Transaction Fee		
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 Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments 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 12:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back. If you do not wish to authorize us to use information from your check to make an electronic fund transfer, 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 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraw advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the 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.) 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 financed on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

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

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

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the payment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

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

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

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

Special Rate for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have acted 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 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 \$13,628.67 Payment Due Date 01/26/07 Past Due Amount \$0.00 Minimum Payment \$353.00

CHASE

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 _____

414720700411720300035300013628675334666

09862 BEX 2 107 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028 3747004 1172039⑈



Opening/Closing Date: 12/02/06 - 01/01/07
Payment Due Date: 01/26/07

CUSTOMER SERVICE
In U.S. 1-800-792-0031
Español 1-888-446-3308
TDD 1-800-955-8050
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

\$353.00
\$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
Payment, Credits -\$670.00
Purchases, Cash, Debits +\$38.90
Finance Charges +\$352.25
New Balance \$13,628.67

Credit Access Line \$14,000
Available Credit \$371
Cash Access Line \$2,800
Available for Cash \$371

P.O. Box 15153
Wilmington, DE 19886-5163
VISIT US AT:
www.chase.com/creditcards

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	24692166336000927344645	WWW EARTH LINK NET 800-719-4660 GA		\$21.95
12/20	13543540834552551400009	PAYMENT - THANK YOU	670.00	
12/20	74266853543467000014358	EPAY FEE Wilmington DE		14.95

FINANCE CHARGES

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

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember 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 credit transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check conversion or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19850-5299. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advances checks ("check transaction"), 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 "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance 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 limited 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 days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We 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 first 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.

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

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 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 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 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.



Aug 21 2008

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

414720700411720300074785014041850000003

09172 BEX Z 03207 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 37470041172039⑆



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
1-302-694-8200

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

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	\$13,628.67	Credit Access Line	\$14,000
Purchases, Cash, Debits	+\$60.95	Available Credit	\$0
Finance Charges	+\$352.23	Cash Access Line	\$2,800
New Balance	\$14,041.85	Available for Cash	\$0

VISIT US AT:
www.chase.com/creditcards

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	415
Reward Dollars earned on other purchases	22
Courtesy Adjustments	22
Total Reward Dollars earned this statement	459
Remaining Reward Dollars	459
Reward Dollars unavailable for redemption	0
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	Amount	
Date Reference Number	Merchant Name or Transaction Description	
	Credit Debit	
01/04 24692167004000896048366	WWW.EARTHLINK.NET 800-719-4660 GA	\$21.95
01/26	LATE FEE	39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp.	Average Daily Balance	Finance Charge	Transaction	Accumulated	FINANCE
	31 days in cycle	APR		Due To	Fee	Fin Charge	CHARGES
				Periodic Rate			
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

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 6 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number and 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 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 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.

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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.

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For "fixed payment" Qualifying Promotional Financing: that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

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

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

Page 20 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$14,429.92 Payment Due Date 03/26/07 Past Due Amount \$706.00 Minimum Payment \$1,463.92



Aug 21 2008

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

414720700411720300146392014429920000001

14376 BEX Z 06007 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16851-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5163



⑆5000 16028⑆ 3747004 1172039⑈



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 1-800-438-7958
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

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5163

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	24692167044000208426088	WWW*EARTHLINK.NET 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 Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
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

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 1:30 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 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.

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Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19850-5299. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the 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 payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add those periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day.) 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 financed on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

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

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of these Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

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

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

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

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

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

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (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.



Aug 21 2008

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

414720700411720300230733014900330000009

11672 BEX 2 09107 C
ERIC V SMITH
36 MAPLE SUGAR ROAD
NEW MILLPORT PA 16851-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 37470041172039⑈



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 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-302-694-8200

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

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	\$14,429.92	Credit Access Line	\$14,000
Purchases, Cash, Debits	+\$98.00	Available Credit	\$0
Finance Charges	+\$372.41	Cash Access Line	\$2,800
New Balance	\$14,900.33	Available for Cash	\$0

VISIT US AT:
www.chase.com/creditcards

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

SOUTHWEST AIRLINES RAPID REWARD VISA CARD SUMMARY

Previous balance	0
Anniversary Bonus Reward Dollars	2,400
Remaining Reward Dollars	0
Reward Dollars unavailable for redemption	2,881
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
03/26		LATE FEE		\$39.00
04/01		ANNUAL MEMBERSHIP FEE		59.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	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

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 29 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember 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 same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check conversion or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19850-5299. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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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.

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

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments: you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 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 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 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.

Page 12 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$14,925.90
Payment Due Date 05/26/07
Past Due Amount \$1,027.00
Minimum Payment \$2,319.90



Aug 21 2008

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

414720700411720300231990014925900000003

19309 BEX 2 12107 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: 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
1-302-694-8200

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 1-800-955-8060 (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	2,681
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

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.

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

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		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	V .08217%	29.99%	\$14,870.30	\$366.57		\$0.00	\$0.00	\$366.57
Cash advances	V .08217%	29.99%	\$0.00	\$0.00		\$0.00	\$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 tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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 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.

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Statement for account number: 4147 2070 0411 7203
New Balance \$15,350.02 Payment Due Date 06/26/07 Past Due Amount \$1,394.00 Minimum Payment \$3,130.02



Aug 21 2008

Amount Enclosed \$

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

414720700411720300313002015350020000002

42485 8EX 7 15207 C
ERIC V SMITH
35 MAPLE SUGAR RD
NEW MILLPORT PA 16851-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 37470041172039⑈



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 1-888-446-3308
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 \$385.00
Payment Due for Balance Over Credit Access Line \$1,350.02
Past Due Amount \$1,394.00
Total Minimum Payment Due \$3,130.02

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	\$15,350.02	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
Reward Dollars forfeited	2,881
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 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
05/27		LATE FEE		\$39.00

FINANCE CHARGES

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

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on 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 authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have filed in good faith 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.

Aug 21 2008

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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 BEX 2 18207 C
ERIC V SMITH
38 MAPLE SUGAR RD
NEW MILLPORT PA 16861-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 3747004 1172039⑈



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 1-800-955-8050
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	+\$363.13	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	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .08217%	29.99%	\$15,542.15	\$363.13	\$0.00	\$0.00	\$363.13
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$363.13

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 us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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 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.



Aug 21 2008

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

414720700411720300425115015772150000001

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



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



5000 16028 3747004 1172039



Opening/Closing Date: 07/02/07 - 08/01/07
Payment Due Date: 08/26/07

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
1-302-694-8200

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

\$315.00
\$1,772.15
\$2,164.00
\$4,251.15

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	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.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 payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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 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.



Aug 21 2008

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

414720700411720300456615015772150000002

00355 BEX 9 24507 C
ERIC V SMITH
36 MAPLE SUGAR RD
NEW MILLPORT PA 16851-9631



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



15000160281 37470041172039



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 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

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 \$4,666.15

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	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	0.0000%	0.00%	\$15,772.15	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	0.0000%	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.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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 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.

Page 34 of 139
Statement for account number: 4147 2070 0411 7203
New Balance \$16,272.15 Payment Due Date 10/26/07 Past Due Amount \$2,294.00 Minimum Payment \$3,871.15



Aug 21 2008

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

414720700411720300387115015272150000009

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



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



500016028 37470041172039



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

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 \$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	Amount
Date Reference Number	Merchant Name or Transaction Description
08/31 12482436957260580003987	PAYMENT - THANK YOU \$500.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp.	Average Daily	Finance Charge	Transaction	Accumulated	FINANCE
	29 days in cycle	APR	Balance	Due To	Fee	Fin Charge	CHARGES
Purchases	.00000%	0.00%	\$15,272.15	\$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 payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash 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 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 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.

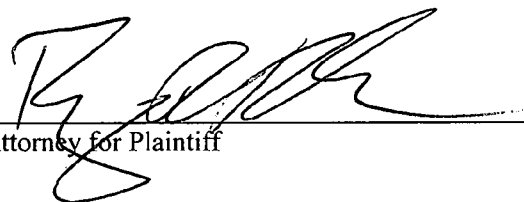
- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.

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.

VERIFICATION

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



Attorney for Plaintiff

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 ~~am~~ pm. Courtroom #1 Clearfield County Courthouse.

BY THE COURT:

Frederick J. Zimmerman
J.

FILED

012:32:01
JAN 02 2009

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 11/21/09

☒ 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

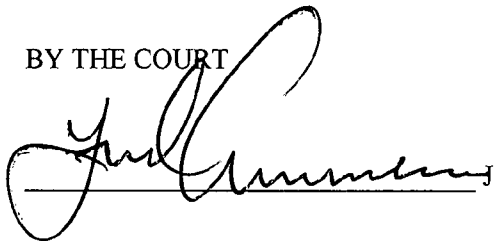
vs.

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

012306
William A. Shaw
Prothonotary/Clerk of Courts

2 cent to Att
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

FILED ON BEHALF OF:
Plaintiff

Defendant.

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 *Any pd*
mtt:21/20 *20.00*
5 **MAY 04 2009** *cc - Notice*
William A. Shaw *to Def.*
Prothonotary/Clerk of Courts *(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

- (xx) 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.
- (xx) 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: Willi [Signature]
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

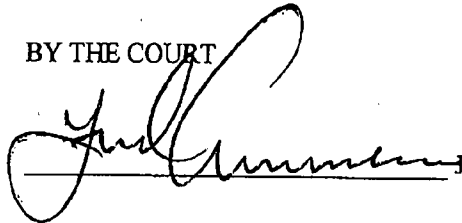
vs.

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
COPY

JAN 28 2009
0 12:30 W
William A. Shaw
Prothonotary/Clerk of Courts

2 cent to Att
YEAR

SMI

06212987

FILED

SEP 21 2009

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

1 CASE TO ATT

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

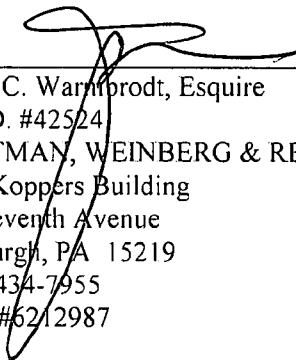
Defendant(s)

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. Warmprodt, 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

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wendy L. Gault, Notary Public
City of Pittsburgh, Allegheny County
My Commission Expires July 15, 2010
Member, Pennsylvania Association of Notaries

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

CHASE BANK USA, N.A.

Plaintiff

vs.

ERIC V SMITH

Defendant(s)

No. 07-1872-CD

PRAECIPE FOR SATISFACTION OF
JUDGMENT

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 *PA \$7.00 Atty*
m/12:12pm
NOV 12 2009 *ICC #1 Cert of*
Sat issued
to Atty Warmbrodt
William A. Shew
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

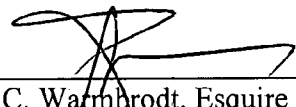
ERIC V SMITH

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.

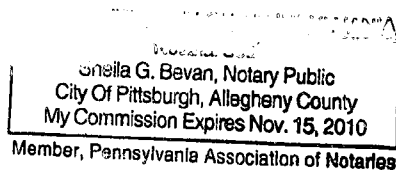
WELTMAN, WEINBERG & REIS CO., L.P.A.

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 11th
day of October, 09


NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

COPY

Chase Bank USA, N.A.

No.: 2007-01872-CD

Vs.

Debt: \$16,772.15

Eric V. Smith

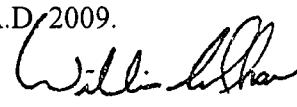
Atty's Comm.:

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.



LM

Prothonotary