



CHASE BANK USA, NA,	:	<b>IN THE COURT OF COMMON</b>
Plaintiff	:	<b>PLEAS OF CLEARFIELD COUNTY,</b>
	:	<b>PENNSYLVANIA</b>
vs.	:	
	:	NO. 07-2007-CD
JILL A. HOYT,	:	
Defendant	:	Civil Action - Law

**ANSWER**

AND NOW comes the Defendant by and through her undersigned counsel, and files this Answer and in support thereof responds as follows:

1. Admitted.
2. Admitted.

*mll:22(B) NOCC*  
*(GR)*

COUNT I

3. Admitted.
4. Admitted in part and denied in part. It is admitted that Defendant used said card.

Defendant specifically denies and disputes owing \$7503.91 to plaintiff and strict proof, explanation and evidence of the calculation of this sum is demanded.

5. Admitted in part and denied in part. It is admitted that defendant has failed to make all monthly payments. It is denied insofar as paragraph 5 suggests that a payment was never made on this account.

6. Admitted.

7. Neither admitted or denied. After reasonable investigation, defendant is unable to form an opinion as to the truth of the averments contained in Paragraph 7 of plaintiff's complaint.

8. Admitted.

9. Denied. Defendant has never made and outright refusal to pay.

WHEREFORE, defendant demands judgment against plaintiff and that plaintiff's complaint be dismissed with prejudice.

COUNT II

10. Admitted.

11. Admitted.

12. Admitted in part and denied in part. It is admitted that Defendant used said card. Defendant specifically denies and disputes owing \$5763.62 to plaintiff and strict proof, explanation and evidence of the calculation of this sum is demanded.

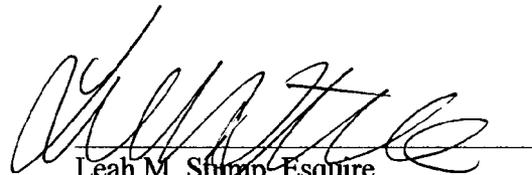
13. Admitted in part and denied in part. It is admitted that defendant has failed to make all monthly payments. It is denied insofar as paragraph 13 suggests that a payment was never made on this account.

14. Neither admitted or denied. After reasonable investigation, defendant is unable to form an opinion as to the truth of the averments contained in Paragraph 14 of plaintiff's complaint.

15. Denied. Defendant has never made and outright refusal to pay.

WHEREFORE, defendant demands judgment against plaintiff and that plaintiff's complaint be dismissed with prejudice.

Date: 2-4-08

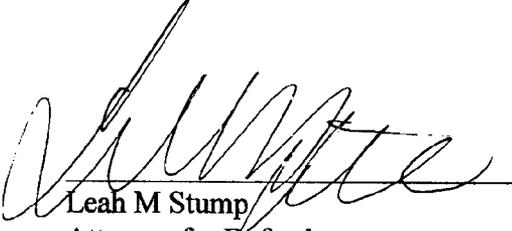


Leah M. Stump, Esquire  
ID. # 93211  
J. Chad Moore, Esquire  
I.D. # 76660  
Attorney for Defendant  
270 Market Street  
Millersburg, PA 17061  
717-692-5533

**VERIFICATION**

LEAH M. STUMP, ESQUIRE, hereby states that she is the attorney for the Defendant in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of her knowledge, information, and belief.

The undersigned understands that the statements herein are made subject to the penalties of 18 Pa. C.S.A. Section 4904 relating to unsworn falsification to authorities.

  
Leah M Stump  
Attorney for Defendant

CHASE BANK USA, NA,  
Plaintiff

vs.

JILL A. HOYT,  
Defendant

: **IN THE COURT OF COMMON**  
: **PLEAS OF CLEARFIELD COUNTY,**  
: **PENNSYLVANIA**  
:  
: NO. 07-2007-CD  
:  
: Civil Action - Law

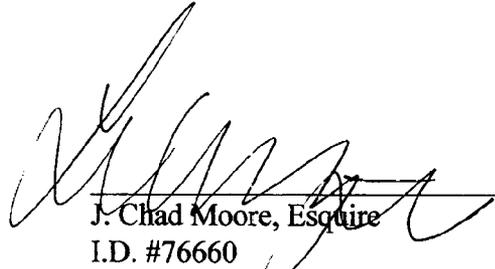
**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing Answer has been served by first class mail, postage pre-paid upon the following :

James C. Warmbrodt, Esquire  
Weltman, Weinberg & Reis  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219  
(412) 434-7955

2-4-08

\_\_\_\_\_  
Date



J. Chad Moore, Esquire

I.D. #76660

Leah M. Stump, Esquire

I.D. #93211

Attorney for Defendant

270 Market Street

Millersburg, PA 17061

(717) 692-5533

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103523  
NO: 07-2007-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: CHASE BANK USA, N.A.  
vs.  
DEFENDANT: JILL A. HOYT

SHERIFF RETURN

NOW, December 21, 2007 AT 11:01 AM SERVED THE WITHIN COMPLAINT ON JILL A. HOYT DEFENDANT AT SHERIFF'S OFFICE, 1 N SECOND ST, CLEARFIELD,, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JILL A. HOYT, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HAWKINS /

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	3143892	10.00
SHERIFF HAWKINS	WELTMAN	3143892	51.01

0/3:10 cm  
APR 18 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

\_\_\_\_\_

So Answers,



Chester A. Hawkins  
Sheriff

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

CHASE BANK USA, N.A.

Plaintiff

vs.

JILL A HOYT

Defendant

No: 07-2007-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  
06313309 C J Pit SJS

FILED ICC Sheriff  
M 11:53 AM  
DEC 10 2007 Atty. Gen. 85.00  
William A. Shew  
Prothonotary/Clerk of Courts

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

CHASE BANK USA, N.A.

Plaintiff

vs.

Civil Action No

JILL A HOYT

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 BLVED, SAN ANTONIO, TX 78251

2. Defendant is an adult individual residing at 709 WESTOVER ROAD, WESTOVER, PA 16692.

COUNT I – ACCOUNT NO. 5187484240051367

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 5187484240051367.

4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of November 30, 2007, in the amount of \$7503.91.

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

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

7. Plaintiff avers that such attorneys' fees will amount to \$300.00
8. Plaintiff is entitled to interest at the statutory rate of 6.00% per annum from November 30, 2007.
9. Although repeatedly requested to do so by Plaintiff, Defendant has willingly failed and/or refused to pay the principal balance, and accrued interest or any part thereof to Plaintiff.

WHEREFORE, the Plaintiff prays for judgment on Count I against Defendant, JILL A HOYT, individually, in the amount of \$7503.91 with continuing interest thereon at the statutory rate of 6.00% per annum from November 30, 2007, plus attorneys' fees of \$300.00 and costs.

COUNT II – ACCOUNT NO. 4266841012199566

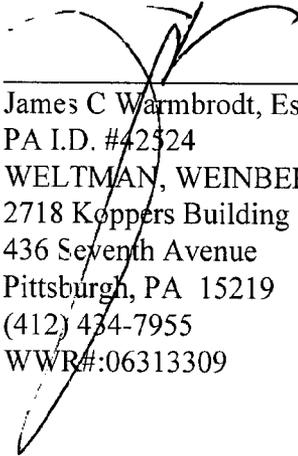
10. Plaintiff incorporates by reference each of the preceding paragraphs of this Complaint as if the same were set forth more fully at length herein.
11. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4266841012199566.
12. Defendant made use of said credit card and has currently has a balance due and owing to Plaintiff, as of November 30, 2007, in the amount of of \$5763.62.
13. 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.

14. Plaintiff is entitled to interest at the statutory rate of 6.00% per annum from November 30, 2007.

15. Although repeatedly requested to do so by Plaintiff, Defendant has willingly failed and/or refused to pay the principal balance, and accrued interest or any part thereof to Plaintiff.

WHEREFORE, the Plaintiff prays for judgment on Count II against Defendant, JILL A HOYT, individually, in the amount of \$7503.91 with continuing interest thereon at the statutory rate of 6.00% per annum from November 30, 2007 and costs.

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



---

James C Warmbrodt, Esquire  
PA I.D. #42524  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 474-7955  
WWR#:06313309

**Statement for account number: 5187 4842 4005 1367**

New Balance \$7,503.91    Payment Due Date 09/09/07    Past Due Amount \$1,037.00    Minimum Payment \$1,334.00



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

518748424005136700133400007503910000007

63502 BEX 2 22701 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16892-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 4 104 24005 1367 ⑈



Opening/Closing Date: 07/16/07 - 08/15/07  
Payment Due Date 09/09/07  
Minimum Payment Due: \$1,334.00

**CUSTOMER SERVICE**  
In U.S. 1-800-436-7927  
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

**MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367**

Previous Balance \$7,280.96    Total Credit Line \$19,000  
Purchases, Cash, Debits +\$35.00    Available Credit \$11,496  
Finance Charges +\$187.95    Cash Access Line \$15,200  
New Balance \$7,503.91    Available for Cash \$0

**ACCOUNT INQUIRIES**  
P.O. Box 15238  
Wilmington, DE 19850-5298

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

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

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/10		LATE FEE		\$35.00

**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%	\$7,378.21	\$187.95	\$0.00	\$0.00	\$0.00	\$187.95
Cash advances	V 08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$187.95

**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 0000001 F9393336 C 1    000 N Z 15 07/08/15    Page 1 of 1    002:5 MA MA 63502    22710000010006350201

63/3309

**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 3 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 website will be subject to any processing times disclosed for those payments.

**Account Information Reported to Credit Bureaus:** We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you 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 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 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, listing 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 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 accrue from bill to bill cycle to bill 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.

MA021207

**Statement for account number: 4266 8410 1219 9566**

New Balance \$5,763.62    Payment Due Date 09/21/07    Past Due Amount \$863.00    Minimum Payment \$1,099.00



6313306

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

42668410121995660010990000576362000002

17214 BEX Z 23807 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16892-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19866-5153



⑆5000 66028⑆ 203 60 121995663⑆



Opening/Closing Date: 07/28/07 - 08/27/07  
Payment Due Date: 09/21/07  
Minimum Payment Due: \$1,099.00

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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$5,584.43	Total Credit Line	\$6,500
Purchases, Cash, Debits	+\$35.00	Available Credit	\$736
Finance Charges	+\$144.19	Cash Access Line	\$6,500
New Balance	\$5,763.62	Available for Cash	\$0

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

**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19866-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

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.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/22		LATE FEE		\$35.00

**FINANCE CHARGES**

Category	Daily Periodic Rate	Corresp. APR	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
			Average Daily Balance	Due To Periodic Rate			
Purchases	.08217%	29.99%	\$5,174.18	\$131.80	\$0.00	\$0.00	\$131.80
Cash advances	.08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.08217%	29.99%	\$486.42	\$12.39	\$0.00	\$0.00	\$12.39
Total finance charges							\$144.19

**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 all first year 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 reported in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

**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 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 19850-0299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

If you need more information, describe the item you are unsure about.

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

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# Cardmember Agreement

## ACCEPTANCE OF THIS AGREEMENT

This agreement governs your credit card account with us referenced on the card carrier containing the card for this account. Any use of your account is covered by this agreement. Please read the entire agreement and keep it for your records. You authorize us to pay for and charge your account for all transactions made on your account. You promise to pay us for all transactions made on your account, as well as any less or finance charges if this is a joint account, each of you, together and individually, is responsible for paying all amounts owed, even if this account is used by only one of you. Please sign the back of your credit card when you receive it. You will be bound by this agreement if you or anyone authorized by you use your account for any purpose, even if you don't sign your card. Whether you use your account or not, you will be bound by this agreement unless you cancel your account within 30 days after receiving your card and you have not used your account for any purpose.

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

## USING YOUR ACCOUNT

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

## Types of Transactions

- Purchases:** You may use your card to pay for goods or services.
- Checks:** We may provide you cash advance checks or balance transfer checks as a way to use your account. We also refer to them in this agreement as a check or checks. You may use a check to pay for goods or services, to transfer balances to your account, or for other uses we allow. But you may not use these checks to transfer balances to or from 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 these checks to transfer balances to or from other uses we allow. 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 similar betting transactions. You may also use a third party service to make a payment on your behalf and bill the payment to this account.
- Overdraft Advances:** If you have an eligible checking account with one of our related banks, you may link this account to your checking account with our related bank to cover an overdraft on that checking account under the terms of this agreement and your checking account agreement.

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

**Authorized Users:** If you allow someone to use your account, that person will be an authorized user. You should think carefully before allowing anyone to become an authorized user because you are allowing that person to use the account as you can. You will remain responsible for the use of your account and each card issued on your account according to the terms of this agreement. This includes your responsibility for paying all charges on your account made by an authorized user on your account. If you do so, this account may appear on the credit report of that authorized user. You must notify us to terminate an authorized user's permission to use your account. If you notify us, we may close the account and/or issue a new card or cards with a different account number. You should also recover and destroy any cards, checks or any other means of access to your account from that authorized user.

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

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

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

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

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

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

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

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

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

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

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

## PAYMENTS

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

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

Any payment check or other financial instrument which you send to us for less than the full amount is marked "paid in full" or with a similar notation or that you otherwise tender in full satisfaction of a disputed amount (conditional payments), must be sent to us at the conditional payments address listed on your monthly statement. We reserve all our rights regarding such payments. For example, if it is determined there is no valid dispute or if any such payment is received at any other address, we may accept the payment and you will still owe any remaining balance. We may refuse to accept any such payment by returning it to you, not cashing it or by destroying it. All other payments that you make should be sent to the regular payment address shown on your monthly statements.

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

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

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

Your billing statement shows your beginning balance and your ending balance (the "New Balance" on your billing statement). If the New Balance is \$10.00 or less, your minimum payment due will be the New Balance. Otherwise, it will be the largest of the following: \$10.00; 2% of the New Balance; or the sum of 1% of the New Balance, the following: \$10.00; 2% of the New Balance; and any billed late and overlimit fees. As total billed periodic rate finance charges, and any 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 account closure or suspension for any reason) or your account because your account is closed or suspended for any reason, these charges cannot be charged, you are responsible for notifying the biller and paying these charges directly. If your account number changes, we may, but are not required to, pay them directly. If your account number changes that you authorized to be billed to your old account, 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 Rates section of *The Wall Street Journal*. If *The Wall Street Journal* stops publishing the Prime Rate, we will select a similar reference rate and inform you on your billing statement or through a separate notice.

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

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

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

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

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

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

If we decide not to increase your APR even though there is a default or if we do not increase your APR up to the maximum default rate stated in the Rates and Fees Table, we reserve our right to increase your APR in the event of any future default. We may in our discretion determine to charge reduced default rates or 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 Purchases) for Other Transactions:** We calculate periodic finance charges separately for each balance associated with a different category of transactions (for example, purchases, balance transfers, balance transfer checks, cash advances, (for example, purchases, 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 billing cycle by the same daily periodic rate. However, for purchases made in that billing cycle, we do not do this second step if we received payment in full of the New Balance on your previous billing statement by the date and time the minimum payment was due or if a periodic finance charge was already billed on that balance.

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

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

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

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

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

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

For each category we calculate an average daily balance (including new transactions) for the billing cycle by adding all your daily balances and dividing that amount by the number of days in the billing cycle. If a periodic finance charge for purchases made during the previous billing cycle applies, the average daily balance for those purchases is calculated the same way. If you multiply the average daily balance for a category by that category's daily periodic rate, and multiply the result by the number of days in the billing cycle, the total will equal the periodic finance charges for that balance attributable to that billing cycle, except for minor variations due to rounding. We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive payment in full of the New Balance by the date and time your minimum payment is due and we received payment of your New Balance on your previous billing statement by the date and time your payment was due. This exception or "grace period" applies only to purchases and does not apply to balance transfers, balance transfer checks, cash advances, cash advance checks or overdraft advances, if applicable.

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

- cash advance checks;
- cash advances.



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

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

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

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

#### CHANGES TO THIS AGREEMENT

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

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

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

#### CREDIT INFORMATION

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

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

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

#### NOTICES/CHANGE OF PERSONAL INFORMATION

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

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

#### TELEPHONE MONITORING AND RECORDING

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

#### INFORMATION SHARING

You authorize us to share certain information about you and your account within our family of companies, and with others 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 on agreement and at least once each calendar year thereafter, describes our information sharing practices and the choices you have and directions you may give us about our sharing of information about you and your account with companies or organizations within and outside of our family of companies.

#### ILLINOIS CARDMEMBERS

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

#### ENFORCING THIS AGREEMENT

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

#### ASSIGNMENT

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

#### GOVERNING LAW

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

#### FOR INFORMATION

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

#### YOUR BILLING RIGHTS

##### Keep This Notice For Future Use

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

##### Notify Us In Case Of Errors Or Questions About Your Bill

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

In your letter, give us the following information:

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

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

Your Rights And Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 30 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.

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.**

USA

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

CHASE BANK USA NA,

Plaintiff,

Case No.: 07-2007-CD

vs.

**MOTION FOR SUMMARY JUDGMENT**

JILL A. HOYT,

FILED ON BEHALF OF:  
Plaintiff

Defendant.

COUNSEL OF RECORD OF  
THIS PARTY:

Benjamin R. Bibler  
PA I.D. #93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

FILED NO  
M 111-30301 CC  
JUL 14 2008

Red  
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.: 07-2007-CD

vs.

**MOTION FOR SUMMARY JUDGMENT**

JILL A. HOYT,  
Defendant.

**MOTION FOR SUMMARY JUDGMENT**

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

1. Plaintiff filed a Two Count Complaint against Defendant seeking judgment in the amount of \$7,503.91 for Count I and \$5,763.62 for Count II with interest at the interest rate of 6.0% per annum from November 30, 2007, plus attorneys' fees of \$300.00 and costs. A true and correct copy of the Two Count Complaint is attached hereto as Exhibit "A" and made a part hereof.
2. Attached to the Complaint was Verification from an authorized representative of Plaintiff verifying the accuracy of the amount sought. See Exhibit "A".
3. Defendant filed an Answer to Plaintiff's Complaint. A true and correct copy of the Answer is attached hereto as Exhibit "B" and made a part hereof.
4. Defendant's Answer contained no New Matter.
5. Under Pennsylvania Rule of Civil Procedure 1032(a), "a party waives all defenses and objections which are not presented either by preliminary objection, answer or reply..."
6. On or around April 4, 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.

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

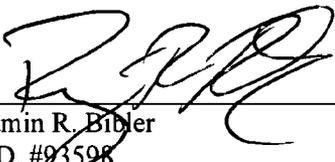
8. The requests for admissions are now deemed admitted under Pennsylvania Rule of Civil Procedure 4014(b). Thus Defendant has admitted that she has made no payment on either credit card since December of 2006; that she applied for the credit cards; that the statements attached to Plaintiff's Discovery Request correctly identify the payments, charges, and balances on the accounts; that she has not submitted any written disputes as to billing inaccuracies; and that \$13,267.53 is a correct and accurate total balance on the credit card accounts.

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

10. 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 \$7,503.91 for Count I and \$5,763.62 for Count II with interest at the legal interest rate of 6.0% per annum from November 30, 2007, plus attorneys' fees of \$300.00 and costs.

Respectfully Submitted:

By:   
Benjamin R. Bidler  
PA I.D. #93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

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

CHASE BANK USA, N.A.

Plaintiff

No:

vs.

COMPLAINT IN CIVIL ACTION

JILL A HOYT

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  
06313309 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

JILL A HOYT

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 BLVED, SAN ANTONIO, TX 78251

2. Defendant is an adult individual residing at 709 WESTOVER ROAD, WESTOVER, PA 16692.

COUNT I – ACCOUNT NO. 5187484240051367

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 5187484240051367.

4. Defendant made use of said credit card and has currently a balance due and owing to Plaintiff, as of November 30, 2007, in the amount of \$7503.91.

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

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

7. Plaintiff avers that such attorneys' fees will amount to \$300.00
8. Plaintiff is entitled to interest at the statutory rate of 6.00% per annum from November 30, 2007.
9. Although repeatedly requested to do so by Plaintiff, Defendant has willingly failed and/or refused to pay the principal balance, and accrued interest or any part thereof to Plaintiff.

WHEREFORE, the Plaintiff prays for judgment on Count I against Defendant, JILL A HOYT, individually, in the amount of \$7503.91 with continuing interest thereon at the statutory rate of 6.00% per annum from November 30, 2007, plus attorneys' fees of \$300.00 and costs.

COUNT II – ACCOUNT NO. 4266841012199566

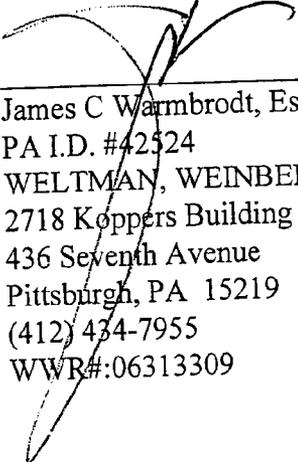
10. Plaintiff incorporates by reference each of the preceding paragraphs of this Complaint as if the same were set forth more fully at length herein.
11. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4266841012199566.
12. Defendant made use of said credit card and has currently has a balance due and owing to Plaintiff, as of November 30, 2007, in the amount of of \$5763.62.
13. 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.

14. Plaintiff is entitled to interest at the statutory rate of 6.00% per annum from November 30, 2007.

15. Although repeatedly requested to do so by Plaintiff, Defendant has willingly failed and/or refused to pay the principal balance, and accrued interest or any part thereof to Plaintiff.

WHEREFORE, the Plaintiff prays for judgment on Count II against Defendant, JILL A HOYT, individually, in the amount of \$7503.91 with continuing interest thereon at the statutory rate of 6.00% per annum from November 30, 2007 and costs.

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



---

James C Warmbrodt, Esquire  
PA I.D. #42524  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#:06313309

Statement for account number: 5187 4842 4005 1367  
 New Balance \$7,503.91 Payment Due Date 09/09/07 Past Due Amount \$1,037.00 Minimum Payment \$1,334.00



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

518748424005136700133400007503910000009

63502 BEX Z 22707 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



⑆5000 160281 4 104240051367 1⑆



Opening/Closing Date: 07/15/07 - 08/15/07  
 Payment Due Date: 09/09/07  
 Minimum Payment Due: \$1,334.00

CUSTOMER SERVICE  
 In U.S. 1-800-436-7927  
 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

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$7,260.96	Total Credit Line	\$19,000
Purchases, Cash, Debits	+\$35.00	Available Credit	\$11,495
Finance Charges	+\$187.95	Cash Access Line	\$15,200
New Balance	\$7,503.91	Available for Cash	\$0

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

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

VISIT US AT:  
[www.chase.com/mcardcards](http://www.chase.com/mcardcards)

EXHIBIT

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.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
08/10		LATE FEE		\$35.00

**FINANCE CHARGES**

Category	Daily Periodic Rate	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .08217%	29.99%	\$7,378.21	\$187.95	\$0.00	\$0.00	\$187.95
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$187.95

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.

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.

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.

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.

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.

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.

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).

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.

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.

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).

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.

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.

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.

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.

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

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (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, if the purchase was made in your home state or within 100 miles of your mailing address.

MA021207

Statement for account number: 4266 8410 1219 9566

New Balance \$5,763.62 Payment Due Date 09/21/07 Past Due Amount \$863.00 Minimum Payment \$1,099.00



*6313306*

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

426684101219956600109900005763620000002

17214 BEX Z 22907 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-6916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 203 10 1 2 1995663⑈



Opening/Closing Date: 07/28/07 - 08/27/07  
Payment Due Date: 09/21/07  
Minimum Payment Due: \$1,099.00

CUSTOMER SERVICE  
In U.S. 1-800-345-2000  
Español 1-888-446-3308  
TDD 1-800-555-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Previous Balance \$5,564.43  
Purchases, Cash, Debits +\$35.00  
Finance Charges +\$144.19  
New Balance \$5,763.62

Total Credit Line \$6,500  
Available Credit \$736  
Cash Access Line \$6,500  
Available for Cash \$0

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19856-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

EXHIBIT

2

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.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/22		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE
							CHARGES
Purchases	V .08217%	29.99%	\$5,174.16	\$131.80	\$0.00	\$0.00	\$131.80
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .08217%	29.99%	\$486.42	\$12.39	\$0.00	\$0.00	\$12.39
Total finance charges							\$144.19

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. 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 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 Debiting:** 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. 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 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 that 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 for a billing cycle when a monthly periodic rate(s) applies, 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 19850-2299 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 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 made you the advertisement for the property or services.

MA021207

## Cardmember Agreement

CMA12675

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

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

### USING YOUR ACCOUNT

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

### Types of Transactions

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

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

**Authorized Users:** If you allow someone to use your account, that person will be an authorized user. You should think carefully before allowing anyone to become an authorized user because you are allowing that person to use the account as you can. You will remain responsible for the use of your account and each card issued on your account according to the terms of this agreement. This includes your responsibility for paying all charges on your account made by an authorized user on your account. If you request an additional card for use by an authorized user on your account, you must notify us to terminate an authorized user's permission to use your account. If you notify us, we may close the account and/or issue a new card or cards with a different account number. You should also recover and destroy any cards, checks or any other means of access to your account from that authorized user.

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

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

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

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

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

- because of operational considerations,
  - because your account is in default,
  - because you are not a resident of the United States or are not a resident of the country in which we suspect fraudulent or unlawful activity or, in the discretion, for any other reason.
- We are not responsible for any losses if a transaction on your account is declined for any reason, either by us or a third party, even if you have sufficient credit available. For online transactions, we may require that you register your account with an authorization system that we select. We will notify you if we want you to register. If you do not register, we may decline your online transactions.
- Refusal to Pay Checks:** Each check you write is your request for funds. When we receive a check for payment, we may review your account to decide whether to authorize that check. We may, but are not required to, reject and return unpaid a check for any reason, including the following examples:
- We or one of our related companies is the payee on the check.
  - Your credit limit or cash advance portion of your credit limit has been exceeded, or would be exceeded if we paid the check.
  - The check is post-dated. If a post-dated check is paid, resulting in another check being returned or not paid, we are not responsible.
  - You have used the check after the date specified on it.
  - You are in default or would be if we paid the check.
- Lost or Stolen Cards, Checks or Account Numbers:** If any card, check, account number or other means to access your account is lost or stolen, or you think someone used or may use them without your permission, you must notify us at once by calling the Cardmember Service telephone number shown on your card or billing statement. Do not use your account after you notify us, even if your card, check, account number or other means to access your account is found or returned. We may terminate or suspend your credit privileges when you notify us of any loss, theft or unauthorized use related to your account.

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

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

### PAYMENTS

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

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

Any payment check or other form of payment which you send to us for less than the full amount due is treated "paid in full" or with a similar notation or that you otherwise indicate in full satisfaction of a disputed amount (conditional payment). We reserve all our rights regarding such payments. For example, if it is determined there is no valid dispute or if any such payment is received at a my other address, we may accept the payment and you will still owe any remaining balance. We may refuse to accept any such payment by returning it to you, not cashing it or by destroying it. All other payments that you make should be sent to the regular payment address shown on your monthly statements.

We reserve the right to electronically collect your eligible payment checks, or first presentment and any representation from the bank account on which the check is drawn. Our receipt of your payment 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. 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 no 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 on your billing statement, and may pay the full amount you owe us at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

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

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

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

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

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

### FINANCE CHARGES

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

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

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

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

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

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

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

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

If we decide not to increase your APR even though there is a default or if we do not increase your APR up to the maximum default rate stated in the Rates and Fees Table, we reserve our right to increase your APR in the event of any future default. We may, in our discretion, determine to charge reduced default rates or 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, overdraft advances, and each promotion). These calculations are based on cash advance checks, overdraft advances, and each promotion. This is how it 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 by the same daily periodic rate. However, for purchases made in that billing cycle by the same daily periodic rate. However, we do not do this second step if we received payment in full of the New Balance on your previous billing statement by the date and time the minimum payment was due or if a periodic finance charge was already billed on that balance.
- We calculate the periodic finance charges for purchases subject to a promotional rate the same way, but we use the promotional rate.
- We calculate periodic finance charges for balance transfers, balance transfer checks, cash advances, cash advance checks, and overdraft advances, by multiplying the daily balance for each of those categories by the daily periodic rate for each of those categories, each day. You may have overdraft advances only if you have linked this account to a checking account with one of our related banks. We calculate the periodic finance charges for balance transfers, balance transfer checks, cash advances, and cash advance checks subject to a promotional rate the same way, but we use the promotional rate.

- To get the daily balance for each day for each category:
  - We take the beginning balance for that day.
  - We add to that balance any new transactions, fees, other charges, and debit adjustments that apply to that category. We add a new purchase, cash advance, balance transfer or overdraft advance, if applicable, to the daily balance as of the transaction date, or a later date of our choice. We add a new cash advance check or balance transfer check to the daily balance as of the date the cash advance check or balance transfer check is deposited by a payee, or a later date of our choice.
  - We subtract from that balance any payments, credits, or credit adjustments that apply to that category and that are credited as of that day.
  - We treat a credit balance or a balance of zero as 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 a billing cycle will be the sum of the total finance charge on your account for a billing cycle (see finance charges).

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

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

576-7201



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

**Costs.** We will reimburse you for the initial arbitration filing fee paid by you up to the amount of \$500 upon receipt of proof of payment. Additionally, if there is a hearing, we will pay any fees of the arbitrator and arbitration administrator for the first two days of that hearing. The payment of any such hearing fees by us will be made directly to the arbitration administrator selected by you or us pursuant to this Arbitration Agreement. All other fees will be 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 cause for doing so. Each party will bear the expense of the arbitrator's attorneys, experts, witnesses, documents and other fees and costs of that party's attorneys, for arbitration and any appeal (or 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 of all fees and costs from another party.

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

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

**CHANGES TO THIS AGREEMENT**

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

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

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

**CREDIT INFORMATION**

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

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

**NOTICES/CHANGE OF PERSONAL INFORMATION**

We will send cards, billing statements and other notices to you at the address shown in our files. If this is a joint account, we can send billing statements and notices to any joint account holder. Notice to one of you will be considered notice to all of you and all of you will remain obligated on the account. If you change your name, address, or home, cellular or business telephone number, or email address (if you elect to receive billing statements or other notices online), you must notify us immediately in writing at the address shown on your billing statement. We may, at our option, accept mailing address corrections from the United States Postal Service. We may contact you about your account, including for customer service or collection, at any address or telephone number as well as any cellular telephone number you provide us.

**TELEPHONE MONITORING AND RECORDING**

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

**INFORMATION SHARING**

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

**ILLINOIS CARDMEMBERS**

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

**ENFORCING THIS AGREEMENT**

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

**ASSIGNMENT**

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

**GOVERNING LAW**

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

**FOR INFORMATION**

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

**YOUR BILLING RIGHTS**

**Keep This Notice For Future Use**

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

**Notify Us In Case Of Errors Or Questions About Your Bill**

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

In your letter, give us the following information:

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

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

Your Rights And Our Responsibilities After We Receive Your Written Notice

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

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

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

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 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

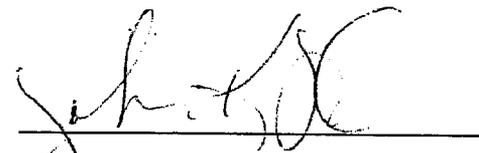
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. This right does not apply to check transactions.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

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.**

B2B

Harold Shepley & Associates, LLC

Attorneys and Counselors at Law  
Know Your Alternatives

270 Market Street  
Millersburg, PA 17061

(717) 692-5533 Fax(717)692-5111

Harold W. Shepley, Esq.  
Jon A. McKechnie, Esq.  
Daniel J. Boger, Esq.

J. Chad Moore, Esq.  
Leah M. Stump, Esq.

February 4, 2008

Clearfield County Prothonotary  
230 East Market Street  
Clearfield, PA 16830

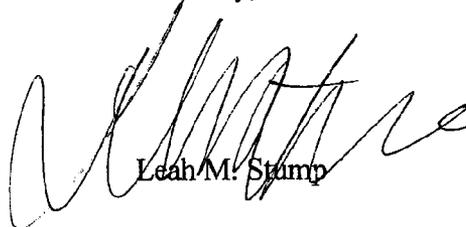
Re: Chase vs. Jill Hoyt; NO: 07-2007-CD

Dear Prothonotary,

Please find enclosed the original and one copy of Defendant's Answer and the Certificate of Service. Please file the original with your office and return a time stamped copy in the self addressed stamped envelope provided.

Thank you for your help. If you have any questions please feel free to contact our office at the address and telephone number listed above.

Sincerely,



Leah M. Stump

EXHIBIT  
B

03/3309  
03/3300

CHASE BANK USA, NA,  
Plaintiff

vs.

JILL A. HOYT,  
Defendant

: IN THE COURT OF COMMON  
: PLEAS OF CLEARFIELD COUNTY,  
: PENNSYLVANIA  
:  
: NO. 07-2007-CD  
:  
: Civil Action - Law

COPY

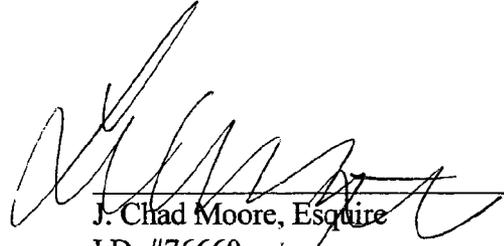
**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing Answer has been served by first class mail, postage pre-paid upon the following :

James C. Warmbrodt, Esquire  
Weltman, Weinberg & Reis  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219  
(412) 434-7955

2-4-08

\_\_\_\_\_  
Date



J. Chad Moore, Esquire  
I.D. #76660  
Leah M. Stump, Esquire  
I.D. #93211  
Attorney for Defendant  
270 Market Street  
Millersburg, PA 17061  
(717) 692-5533

CHASE BANK USA, NA,	:	<b>IN THE COURT OF COMMON</b>
Plaintiff	:	<b>PLEAS OF CLEARFIELD COUNTY,</b>
	:	<b>PENNSYLVANIA</b>
vs.	:	
	:	NO. 07-2007-CD
JILL A. HOYT,	:	
Defendant	:	Civil Action - Law

**ANSWER**

AND NOW comes the Defendant by and through her undersigned counsel, and files this Answer and in support thereof responds as follows:

1. Admitted.
2. Admitted.

COUNT I

3. Admitted.

4. Admitted in part and denied in part. It is admitted that Defendant used said card.

Defendant specifically denies and disputes owing \$7503.91 to plaintiff and strict proof, explanation and evidence of the calculation of this sum is demanded.

5. Admitted in part and denied in part. It is admitted that defendant has failed to make all monthly payments. It is denied insofar as paragraph 5 suggests that a payment was never made on this account.

6. Admitted.

7. Neither admitted or denied. After reasonable investigation, defendant is unable to form an opinion as to the truth of the averments contained in Paragraph 7 of plaintiff's complaint.

8. Admitted.

9. Denied. Defendant has never made and outright refusal to pay.

WHEREFORE, defendant demands judgment against plaintiff and that plaintiff's complaint be dismissed with prejudice.

COUNT II

10. Admitted.

11. Admitted.

12. Admitted in part and denied in part. It is admitted that Defendant used said card. Defendant specifically denies and disputes owing \$5763.62 to plaintiff and strict proof, explanation and evidence of the calculation of this sum is demanded.

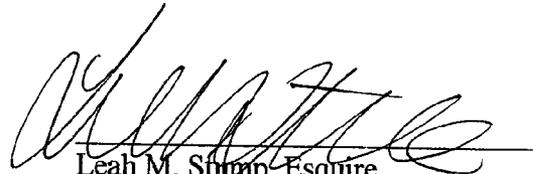
13. Admitted in part and denied in part. It is admitted that defendant has failed to make all monthly payments. It is denied insofar as paragraph 13 suggests that a payment was never made on this account.

14. Neither admitted or denied. After reasonable investigation, defendant is unable to form an opinion as to the truth of the averments contained in Paragraph 14 of plaintiff's complaint.

15. Denied. Defendant has never made and outright refusal to pay.

WHEREFORE, defendant demands judgment against plaintiff and that plaintiff's complaint be dismissed with prejudice.

Date: 2-4-08



Leah M. Stump, Esquire

ID. # 93211

J. Chad Moore, Esquire

I.D. # 76660

Attorney for Defendant

270 Market Street

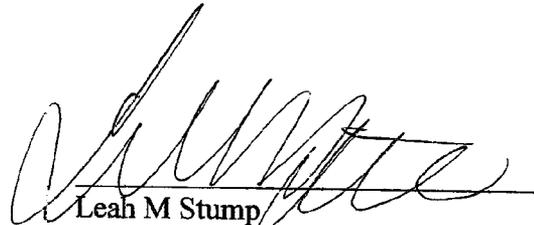
Millersburg, PA 17061

717-692-5533

**VERIFICATION**

LEAH M. STUMP, ESQUIRE, hereby states that she is the attorney for the Defendant in this action and verifies that the statements made in the foregoing pleading are true and correct to the best of her knowledge, information, and belief.

The undersigned understands that the statements herein are made subject to the penalties of 18 Pa. C.S.A. Section 4904 relating to unsworn falsification to authorities.

  
Leah M Stump  
Attorney for Defendant

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

Plaintiff,

v.

NO.: 07-2007-CD

JILL A HOYT,

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.

COUNT I – ACCOUNT NO. 5187484240051367

REQUEST FOR ADMISSION NO. 1:

Defendant applied for the credit card referenced in Plaintiff's Complaint as to Count I.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

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

REQUEST FOR ADMISSION NO. 2:

The attached monthly statements, from October 16, 2003 through October 15, 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 March 30, 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:

\$7,503.91 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.

COUNT II – ACCOUNT NO. 4266841012199566

REQUEST FOR ADMISSION NO. 6:

Defendant applied for the credit card referenced in Plaintiff's Complaint as to Count II.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

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

REQUEST FOR ADMISSION NO. 7:

The attached monthly statements, from August 28, 2004 through October 27, 2007, correctly identify the payments, charges, and balances on the account.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

If the answer to Request for Admissions No. 7 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. 8:

The last payment on the account was made on March 30, 2007.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

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

REQUEST FOR ADMISSION NO. 9:

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. 9 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

REQUEST FOR ADMISSION NO. 10:

\$ 5,763.62 is a correct and accurate current balance of the credit card account in question.

Admitted \_\_\_\_\_

Denied \_\_\_\_\_

If the answer to Request for Admissions No. 10 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) 434-7955

WWR:06313309 & 06313306

COUNT I - ACCOUNT NO. 5187484240051367

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 11/10/2003 | \$2,131.56 | \$42.00

JILL A HOYT  
 761 BIG RUN RD  
 MORRISDALE PA 16858-8120

# Facsimile 4240 Copy



Chase Double Platinum MasterCard  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$2,131.56	PAYMENT DUE DATE 11/10/2003	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,368	STATEMENT CLOSING DATE 10/16/2003
---------------------------	--------------------------------	-------------------------------	-----------------------------------	--------------------------------------

**Here is your Account Summary:**

	TOTAL
Previous Balance	\$0.00
(-) Payments, Credits	0.00
(+) Purchases, Cash, Debits	2,131.56
(+) FINANCE CHARGES	0.00
(=) New Balance	2,131.56
Minimum Payment Due	\$42.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
09/30	09/30	GK6D	BALANCE TRANSFER 5000WILMINGTON DE		824.66
09/30	09/30	GK6M	BALANCE TRANSFER 5001WILMINGTON DE		1,306.90

Total of your credits and charges 0.00 2,131.56

EFFECTIVE 4/1/03, THE CARRIER FOR YOUR TRAVEL ACCIDENT INSURANCE CHANGED TO FEDERAL INSURANCE COMPANY. DFS & A INSURANCE AGENCY IS THE NEW ADMINISTRATOR. YOUR COVERAGE REMAINS THE SAME.

THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING IN AN EMERGENCY. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572.

BUYING TERM LIFE INSURANCE HAS NEVER BEEN EASIER. CALL TODAY AND LET MATRIX DIRECT INSURANCE SERVICES SHOP FOR YOU BY COMPARING QUOTES FROM HIGHLY RATED CARRIERS! CALL TOLL FREE 1-877-567-TERM (8376)

SWITCH TO CHASE ONLINE (SM) CREDIT CARD STATEMENTS. JUST LIKE THE STATEMENT YOU ARE READING NOW-EXCEPT ONLINE! ACCESS YOUR STATEMENT ONLINE ANYTIME. DAY OR NIGHT. GET EMAIL ALERTS WHEN YOUR BILL IS READY TO VIEW AND WHEN IT'S DUE, TO HELP AVOID LATE FEES. LEARN MORE AT WWW.CHASE.COM/STATEMENTS

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 30

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05203%	\$0.00	\$0.00	\$0.00	18.99%	0.00%
Purchases	0.00%	\$0.00	\$0.00	\$0.00	0.00%	0.00%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 12/12/2003 | \$2,141.36 | \$42.00

# Facsimile 4240 Copy

JILL A HOYT  
 761 BIG RUN RD  
 MORRISDALE PA 16858-8120



Chase Double Platinum MasterCard®  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$2,141.36	PAYMENT DUE DATE 12/12/2003	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,358	STATEMENT CLOSING DATE 11/17/2003
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,131.56
(-) Payments, Credits	42.00
(+) Purchases, Cash, Debits	35.00
(+) FINANCE CHARGES	16.80
(=) New Balance	2,141.36
Minimum Payment Due	\$42.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
11/12	11/12	90KH	PAYMENT THANK YOU LATE CHARGE - MIN PYMT NOT RECD BY DATE	42.00	35.00
Total of your credits and charges				42.00	35.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING IN AN EMERGENCY. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572. SEE HOW MUCH YOU MAY BE ABLE TO SAVE ON TERM LIFE INSURANCE. CALL MATRIX DIRECT INSURANCE SERVICES FOR A COMPETITIVE QUOTE ON TERM LIFE INSURANCE. CALL NOW 1-877-567-TERM(8376). YOU COULD SAVE UP TO HUNDREDS OF DOLLARS ON AUTO INSURANCE AND GET BETTER COVERAGE! CALL AIG MEMBER COMPANIES TOLL-FREE AT 1-888-463-0091 EXT. 4922 TODAY TO REQUEST A FREE, NO-OBLIGATION RATE QUOTE!					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 32

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.02463%	\$7.66	\$0.06	\$0.06	8.99%	8.99%
Transferred Balances	0.02463%	\$2,124.02	\$16.74	\$16.74	8.99%	8.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE 01/09/2004	NEW BALANCE \$2,114.63	MINIMUM DUE \$42.00
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JILL A HOYT  
761 BIG RUN RD  
MORRISDALE PA 16858-8120

# Facsimile 4240 Copy



Chase Double Platinum MasterCard™  
ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$2,114.63	PAYMENT DUE DATE 01/09/2004	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,385	STATEMENT CLOSING DATE 12/16/2003
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,141.36
(-) Payments, Credits	42.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	15.27
(=) New Balance	2,114.63
Minimum Payment Due	\$42.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
12/10	12/10	LXPJ	PAYMENT THANK YOU	42.00	
Total of your credits and charges				42.00	0.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING IN AN EMERGENCY. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 GET FASTER STATEMENT ACCESS! SWITCH TO NEW CHASE ONLINE CREDIT CARD STATEMENTS, A QUICKER WAY TO VIEW AND PAY. <a href="http://WWW.CHASE.COM/STATEMENTS">WWW.CHASE.COM/STATEMENTS</a>					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.02463%	\$29.07	\$.21	\$.21	8.99%	8.99%
Transferred Balances	0.02463%	\$2,109.53	\$15.06	\$15.06	8.99%	8.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 02/10/2004 | \$2,088.71 | \$41.00

JILL A HOYT  
 761 BIG RUN RD  
 MORRISDALE PA 16858-8120

# Facsimile 4240 Copy



Chase Double Platinum MasterCard™  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$2,088.71	PAYMENT DUE DATE 02/10/2004	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,411	STATEMENT CLOSING DATE 01/16/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,114.63
(-) Payments, Credits	42.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	16.08
(=) New Balance	2,088.71
Minimum Payment Due	\$41.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
01/05	01/05	KAEF	PAYMENT THANK YOU	42.00	
Total of your credits and charges				42.00	0.00
<p>IMPORTANT: PLEASE READ THE CHANGE IN TERMS NOTICE THAT ACCOMPANIES THIS BILLING STATEMENT.                      THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING IN AN EMERGENCY. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572.                      INTRODUCING CHASE ONLINE? CREDIT CARD STATEMENTS. GET FAST ONLINE ACCESS TO YOUR MONTHLY STATEMENT AND EMAIL ALERTS TO HELP YOU AVOID LATE FEES. LEARN MORE AT <a href="http://WWW.CHASE.COM/STATEMENTS">WWW.CHASE.COM/STATEMENTS</a></p>					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 31

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.02463%	\$6.16	\$0.05	\$0.05	8.99%	8.99%
Transferred Balances	0.02463%	\$2,100.01	\$16.03	\$16.03	8.99%	8.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 03/12/2004 | \$2,063.54 | \$41.00

JILL A HOYT  
 761 BIG RUN RD  
 MORRISDALE PA 16858-8120

# Facsimile 4240 Copy



Chase Double Platinum MasterCard™  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$2,063.54	PAYMENT DUE DATE 03/12/2004	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,436	STATEMENT CLOSING DATE 02/16/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,088.71
(-) Payments, Credits	82.00
(+) Purchases, Cash, Debits	41.00
(+) FINANCE CHARGES	15.83
(=) New Balance	2,063.54
Minimum Payment Due	\$41.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
01/31	01/31	A125	PAYMENT - THANK YOU	41.00	
02/02	02/02	A122	AN ADJUSTMENT TO YOUR ACCOUNT		41.00
02/02	02/02	G1WJ	PAYMENT THANK YOU	41.00	
Total of your credits and charges				82.00	41.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING IN AN EMERGENCY. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572.					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 31

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.02463%	\$0.02	\$0.00	\$0.00	8.99%	8.99%
Transferred Balances	0.02463%	\$2,073.89	\$15.83	\$15.83	8.99%	8.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 04/09/2004 | \$2,033.23 | \$40.00

# Facsimile Copy

JILL A HOYT  
 761 BIG RUN RD  
 MORRISDALE PA 16858-8120



Chase Double Platinum MasterCard™  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$2,033.23	PAYMENT DUE DATE 04/09/2004	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,466	STATEMENT CLOSING DATE 03/16/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,063.54
(-) Payments, Credits	45.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	14.69
(=) New Balance	2,033.23
Minimum Payment Due	\$40.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
03/08	03/08	YMBJ	PAYMENT THANK YOU-ELECTRONIC CK	45.00	
Total of your credits and charges				45.00	0.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a> GOOD NEWS! YOU QUALIFY FOR FIRST-YEAR-FREE MEMBERSHIP IN CHASE RETAIL REWARDS, WHERE YOU CAN RECEIVE 5% SAVINGS ON EVERYTHING YOU BUY AT THE STORE OF YOUR CHOICE. 800-441-7681 OR <a href="http://chaseretailrewards.com">CHASERETAILREWARDS.COM</a>					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.02463%	\$0.00	\$0.00	\$0.00	8.99%	0.00%
Transferred Balances	0.02463%	\$2,056.69	\$14.69	\$14.69	8.99%	8.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 05/10/2004 | \$2,008.21 | \$40.00

JILL A HOYT  
 761 BIG RUN RD  
 MORRISDALE PA 16858-8120

# Facsimile 4240 Copy



Chase Double Platinum MasterCard™  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$2,008.21	PAYMENT DUE DATE 05/10/2004	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,491	STATEMENT CLOSING DATE 04/15/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,033.23
(-) Payments, Credits	40.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	14.98
(-) New Balance	2,008.21
Minimum Payment Due	\$40.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
04/07	04/07	270B	PAYMENT THANK YOU-ELECTRONIC CK	40.00	
Total of your credits and charges				40.00	0.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a> CHASE ALL ONLINE: EVERYTHING YOU NEED TO GET THE MOST FROM YOUR CHASE CARD-ALL IN ONE PLACE. PAY YOUR CREDIT CARD BILL, GET THIS STATEMENT ONLINE, TRANSFER BALANCES, AND MORE...IT'S FREE AND EASY. DO IT ALL ONLINE!-WWW.CHASEALLONLINE.COM/ALL					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 30

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.02463%	\$0.00	\$0.00	\$0.00	8.99%	0.00%
Transferred Balances	0.02463%	\$2,028.49	\$14.98	\$14.98	8.99%	8.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 06/11/2004 | \$1,984.01 | \$39.00

JILL A HOYT  
 761 BIG RUN RD  
 MORRISDALE PA 16858-8120

# Facsimile 4240 Copy



Chase Double Platinum MasterCard®  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$1,984.01	PAYMENT DUE DATE 06/11/2004	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,515	STATEMENT CLOSING DATE 05/17/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,008.21
(-) Payments, Credits	40.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	15.80
(=) New Balance	1,984.01
Minimum Payment Due	\$39.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
05/10	05/10	4X31	PAYMENT THANK YOU-ELECTRONIC CK	40.00	
Total of your credits and charges				40.00	0.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://CHASEPAYMENTPROTECTOR.COM">HTTP://CHASEPAYMENTPROTECTOR.COM</a> .					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 32

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.02463%	\$0.00	\$0.00	\$0.00	8.99%	0.00%
Transferred Balances	0.02463%	\$2,005.88	\$15.80	\$15.80	8.99%	8.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 07/09/2004 | \$1,959.11 | \$39.00

# Facsimile 4240 Copy

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



Chase Double Platinum MasterCard<sup>SM</sup>  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$1,959.11	PAYMENT DUE DATE 07/09/2004	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,540	STATEMENT CLOSING DATE 06/15/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$1,984.01
(-) Payments, Credits	39.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	14.10
(=) New Balance	1,959.11
Minimum Payment Due	\$39.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
06/04	06/04	N1XH	PAYMENT THANK YOU-ELECTRONIC CK	39.00	
Total of your credits and charges				39.00	0.00
EFFECTIVE 4/1/04, THE CARRIER FOR YOUR COMMON CARRIER BAGGAGE INSURANCE CHANGED TO FEDERAL INSURANCE COMPANY. DFS AND A INSURANCE AGENCY IS THE NEW ADMINISTRATOR. YOUR COVERAGE REMAINS THE SAME. COMPLETE DETAILS WILL BE PROVIDED TO YOU SHORTLY. THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a>					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.02463%	\$0.00	\$0.00	\$0.00	8.99%	0.00%
Transferred Balances	0.02463%	\$1,974.70	\$14.10	\$14.10	8.99%	8.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 08/10/2004 | \$1,935.01 | \$38.00

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916

# Facsimile 4240 Copy



Chase Double Platinum MasterCard™  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$1,935.01	PAYMENT DUE DATE 08/10/2004	TOTAL CREDIT LINE \$11,500	TOTAL AVAILABLE CREDIT \$9,564	STATEMENT CLOSING DATE 07/16/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$1,959.11
(-) Payments, Credits	39.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	14.90
(=) New Balance	1,935.01
Minimum Payment Due	\$38.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
07/06	07/06	0K8Z	PAYMENT THANK YOU-ELECTRONIC CK	39.00	
Total of your credits and charges				39.00	0.00
WE ARE PLEASED TO ANNOUNCE THAT BANK ONE CORPORATION AND J.P.MORGAN CHASE AND CO. HAVE MERGED. THE CHASE AND BANK ONE FAMILY OF COMPANIES ARE NOW AFFILIATES. WE WILL CONTINUE TO HONOR YOUR EXISTING PRIVACY PREFERENCES WHEN SHARING INFORMATION AMONG THESE NEW AFFILIATES. THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a>					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 31

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05477%	\$0.00	\$0.00	\$0.00	19.99%	0.00%
Purchases	0.02463%	\$0.00	\$0.00	\$0.00	8.99%	0.00%
Transferred Balances	0.02463%	\$1,952.50	\$14.90	\$14.90	8.99%	8.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 10/11/2004 | \$2,079.38 | \$41.00

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916

# Facsimile 4240 Copy



Chase Double Platinum MasterCard®  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$2,079.38	PAYMENT DUE DATE 10/11/2004	TOTAL CREDIT LINE \$13,000	TOTAL AVAILABLE CREDIT \$10,920	STATEMENT CLOSING DATE 09/16/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$1,947.27
(-) Payments, Credits	38.00
(+) Purchases, Cash, Debits	154.14
(+) FINANCE CHARGES	15.97
(=) New Balance	2,079.38
Minimum Payment Due	\$41.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
09/10	09/10	MV79	WM SUPERCENTER SE2 CLEARFIELD PA		154.14
09/10	09/10	WZVX	PAYMENT THANK YOU-ELECTRONIC CK	38.00	
Total of your credits and charges				38.00	154.14
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a> . CHASE ALL ONLINE: EVERYTHING YOU NEED TO GET THE MOST FROM YOUR CHASE CARD-ALL IN ONE PLACE. PAY YOUR CREDIT CARD BILL, GET THIS STATEMENT ONLINE, TRANSFER BALANCES, AND MORE...IT'S FREE AND EASY. DO IT ALL ONLINE! - <a href="http://www.chaseallonline.com/tm">WWW.CHASEALLONLINE.COM/TM</a>					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 31

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05614%	\$0.00	\$0.00	\$0.00	20.49%	0.00%
Purchases	0.02600%	\$64.87	\$53	\$53	9.49%	9.49%
Transferred Balances	0.02600%	\$1,916.25	\$15.44	\$15.44	9.49%	9.49%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 11/09/2004 | \$2,227.10 | \$44.00

# Facsimile Copy

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



Chase Double Platinum MasterCard®  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$2,227.10	PAYMENT DUE DATE 11/09/2004	TOTAL CREDIT LINE \$13,000	TOTAL AVAILABLE CREDIT \$10,772	STATEMENT CLOSING DATE 10/15/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,079.38
(-) Payments, Credits	41.00
(+) Purchases, Cash, Debits	171.73
(+) FINANCE CHARGES	16.99
(=) New Balance	2,227.10
Minimum Payment Due	\$44.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
09/21	09/21	KS09	0252 SHEETZ 00002Q03 CLEARFIELD PA		30.00
09/26	09/26	NJNM	UNI-MART #04009 (OUTSI CURWENSVILLE PA		40.75
09/28	09/28	X5VM	BP OIL 27498047 JOHNSTOWN PA		12.00
09/28	09/28	RHY4	SAVE-A-LOT #24374 SD9 EBENSBURG PA		88.98
10/10	10/10	3FP1	PAYMENT THANK YOU-ELECTRONIC CK	41.00	
Total of your credits and charges				41.00	171.73
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a> . CHASE ALL ONLINE: EVERYTHING YOU NEED TO GET THE MOST FROM YOUR CHASE CARD - ALL IN ONE PLACE! PAY YOUR CREDIT CARD BILL, GET THIS STATEMENT ONLINE, TRANSFER BALANCES, AND MORE...IT'S FREE...SIGN UP NOW - GO TO <a href="http://www.chaseallonline.com/tm">WWW.CHASEALLONLINE.COM/TM</a>					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05682%	\$0.00	\$0.00	\$0.00	20.74%	0.00%
Purchases	0.02668%	\$281.84	\$2.19	\$2.19	9.74%	9.74%
Transferred Balances	0.02668%	\$1,913.76	\$14.80	\$14.80	9.74%	9.74%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 12/10/2004 | \$233.28 | \$10.00

# Facsimile 4240 Copy

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



Chase Double Platinum MasterCard®  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$233.28	PAYMENT DUE DATE 12/10/2004	TOTAL CREDIT LINE \$13,000	TOTAL AVAILABLE CREDIT \$12,766	STATEMENT CLOSING DATE 11/15/2004
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$2,227.10
(-) Payments, Credits	2,000.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	6.18
(=) New Balance	233.28
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
10/24	10/24	TFY5	PAYMENT THANK YOU-ELECTRONIC CK	2,000.00	
Total of your credits and charges				2,000.00	0.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a> . CHASE ALL ONLINE: EVERYTHING YOU NEED TO GET THE MOST FROM YOUR CHASE CARD-ALL IN ONE PLACE! PAY YOUR CREDIT CARD BILL, GET THIS STATEMENT ONLINE, TRANSFER BALANCES, AND MORE...IT'S FREE...SIGN UP NOW-GO TO <a href="http://www.chaseallonline.com/tm">WWW.CHASEALLONLINE.COM/TM</a>					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 31

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05682%	\$0.00	\$0.00	\$0.00	20.74%	0.00%
Purchases	0.02668%	\$254.25	\$2.10	\$2.10	9.74%	9.74%
Transferred Balances	0.02668%	\$493.55	\$4.08	\$4.06	9.74%	9.74%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE 01/10/2005	NEW BALANCE \$225.23	MINIMUM DUE \$10.00
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JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916

# Facsimile 4240 Copy



Chase Double Platinum MasterCard®  
ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$225.23	PAYMENT DUE DATE 01/10/2005	TOTAL CREDIT LINE \$13,000	TOTAL AVAILABLE CREDIT \$12,774	STATEMENT CLOSING DATE 12/16/2004
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### Here is your Account Summary:

	TOTAL
Previous Balance	\$233.28
(-) Payments, Credits	10.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	1.95
(=) New Balance	225.23
Minimum Payment Due	\$10.00

### Here are your Charges and Credits at a glance:

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
12/05	12/05	TZGH	PAYMENT THANK YOU-ELECTRONIC CK	10.00	
Total of your credits and charges				10.00	0.00
<p>THE MINIMUM PAYMENT SECTION OF YOUR CARDMEMBER AGREEMENT (SECOND PARAGRAPH, THIRD SENTENCE) IS AMENDED TO CHANGE A PART OF YOUR MINIMUM PAYMENT CALCULATION FROM 3% TO 2% OF THE NEW BALANCE. ALL OTHER PARTS OF THIS CALCULATION REMAIN IN EFFECT. THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a>. BUYING A CAR? LET CHASE HELP YOU SAVE MONEY, TIME AND AVOID HASSLES. CALL 1-888-222-5601 OR GO TO: <a href="http://www.chaseautoloan.com">WWW.CHASEAUTOLOAN.COM</a> LOG INTO <a href="http://www.chaseallonline.com/tm">WWW.CHASEALLONLINE.COM/TM</a> TODAY. PAY YOUR BILL, TRANSFER BALANCES, GET THIS STATEMENT. IT'S FREE AND EASY! DO IT TODAY!</p>					

### Here's how we determined your Finance Charge\*:

Days in Billing Cycle: 31

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05751%	\$0.00	\$0.00	\$0.00	20.99%	0.00%
Purchases	0.02737%	\$227.84	\$1.93	\$1.93	9.99%	9.99%
Transferred Balances	0.02737%	\$2.51	\$0.02	\$0.02	9.99%	9.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 02/11/2005 | \$217.21 | \$10.00

# Facsimile 4240 Copy

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



Chase Double Platinum MasterCard®  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$217.21	PAYMENT DUE DATE 02/11/2005	TOTAL CREDIT LINE \$13,000	TOTAL AVAILABLE CREDIT \$12,782	STATEMENT CLOSING DATE 01/17/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$225.23
(-) Payments, Credits	10.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	1.98
(=) New Balance	217.21
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
01/02	01/02	ZV66	PAYMENT THANK YOU-ELECTRONIC CK	10.00	
Total of your credits and charges				10.00	0.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a> LOG INTO <a href="http://www.chaseonline.com/tm">WWW.CHASEALLONLINE.COM/TM</a> TODAY. PAY YOUR BILL, TRANSFER BALANCES, GET THIS STATEMENT. IT'S FREE AND EASY! DO IT TODAY!					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 32

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05819%	\$0.00	\$0.00	\$0.00	21.24%	0.00%
Purchases	0.02805%	\$221.19	\$1.98	\$1.98	10.24%	10.24%
Transferred Balances	0.02805%	\$0.00	\$0.00	\$0.00	10.24%	10.24%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15655, Wilmington, DE 19886-5655. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 03/12/2005 | \$327.39 | \$10.00

# Facsimile Copy

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



Chase Double Platinum MasterCard  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$327.39	PAYMENT DUE DATE 03/12/2005	TOTAL CREDIT LINE \$13,000	TOTAL AVAILABLE CREDIT \$12,672	STATEMENT CLOSING DATE 02/15/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$217.21
(-) Payments, Credits	10.00
(+) Purchases, Cash, Debits	118.28
(+) FINANCE CHARGES	1.90
(=) New Balance	327.39
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
02/02	02/02	PPPF	PAYMENT THANK YOU-ELECTRONIC CK	10.00	
02/11	02/11	TLDJ	WM SUPERCENTER SE2 CLEARFIELD PA		118.28
Total of your credits and charges				10.00	118.28
<p>THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572 OR LOG ON TO <a href="http://www.chasepaymentprotector.com">HTTP://WWW.CHASEPAYMENTPROTECTOR.COM</a>. DISCOVER HOW A CHASE HOME EQUITY LINE OF CREDIT HELPS YOU WITH YOUR FINANCING NEEDS! CALL CHASE HOME FINANCE NOW AT 1-866-881-5658. HOME EQUITY LINES OF CREDIT WILL BE MADE IN CT, NJ, NY, AND TX BY JPMORGAN CHASE BANK AND IN OTHER GEOGRAPHIC AREAS AND TX BY CHASE MANHATTAN BANK USA, N.A. EQUAL HOUSING LENDER.</p> <p>CONCERNED ABOUT TODAY'S UNCERTAIN INTEREST RATES? REFINANCE YOUR ADJUSTABLE RATE TO A FIXED RATE MORTGAGE. CALL 1-866-836-8335. LET CHASE HOME FINANCE HELP FIND WAYS TO SAVE YOU MONEY. ALL LOANS SUBJECT TO CREDIT AND PROPERTY APPROVAL. EQUAL HOUSING LENDER.</p>					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05819%	\$0.00	\$0.00	\$0.00	21.24%	0.00%
Purchases	0.02805%	\$233.63	\$1.90	\$1.90	10.24%	10.24%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 04/11/2005 | \$382.52 | \$10.00

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916

# Facsimile 4240 Copy



Chase Double Platinum MasterCard®  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$382.52	PAYMENT DUE DATE 04/11/2005	TOTAL CREDIT LINE \$13,000	TOTAL AVAILABLE CREDIT \$12,617	STATEMENT CLOSING DATE 03/17/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$327.39
(-) Payments, Credits	20.00
(+) Purchases, Cash, Debits	71.84
(+) FINANCE CHARGES	3.29
(=) New Balance	382.52
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
02/19	02/19	JGVW	0127 SHEETZ 00001Q03 CARROLLTOWN PA		15.00
02/19	02/19	L7D4	WAL-MART STORES, INSE2 EBENBURG PA		25.66
02/24	02/24	P35W	UNI MARTS #4076 CURWENSVILLE PA		17.28
03/04	03/04	07YS	TCC*COLORFUL IMAGES 800-272-9209 CO		13.90
03/13	03/13	TP34	PAYMENT THANK YOU-ELECTRONIC CK	20.00	
Total of your credits and charges				20.00	71.84
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572. AS A VALUED CREDIT CARD CUSTOMER YOU CAN GET SPECIAL SAVINGS ON YOUR CLOSING COSTS WHEN YOU GET A MORTGAGE FROM CHASE HOME FINANCE. CALL US AT 1-866-836-8335. ALL LOANS SUBJECT TO CREDIT AND PROPERTY APPROVAL. CERTAIN RESTRICTIONS AND LIMITATIONS APPLY. EQUAL HOUSING LENDER.					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 30

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05888%	\$0.00	\$0.00	\$0.00	21.49%	0.00%
Purchases	0.02874%	\$381.36	\$3.29	\$3.29	10.49%	10.49%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 05/10/2005 | \$370.76 | \$10.00

# Facsimile 4240 Copy

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



Chase Double Platinum MasterCard™  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$370.76	PAYMENT DUE DATE 05/10/2005	TOTAL CREDIT LINE \$13,000	TOTAL AVAILABLE CREDIT \$12,629	STATEMENT CLOSING DATE 04/15/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$382.52
(-) Payments, Credits	15.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	3.24
(-) New Balance	370.76
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
04/08	04/08	VQFZ	PAYMENT THANK YOU-ELECTRONIC CK	15.00	
Total of your credits and charges				15.00	0.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572. FOUND THE HOME OF YOUR DREAMS? TALK TO CHASE HOME FINANCE FIRST. AND GET SPECIAL SAVINGS ON CLOSING COSTS. CALL A CHASE MORTGAGE CONSULTANT TODAY AT 1 866 836 8335. ALL LOANS SUBJECT TO CREDIT AND PROPERTY APPROVAL. CERTAIN OTHER RESTRICTIONS AND LIMITATIONS MAY APPLY. EQUAL HOUSING LENDER.					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 29

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.05957%	\$0.00	\$0.00	\$0.00	21.74%	0.00%
Purchases	0.02943%	\$379.95	\$3.24	\$3.24	10.74%	10.74%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 06/10/2005 | \$364.22 | \$10.00

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916

# Facsimile 4240 Copy



Chase Double Platinum MasterCard™  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$364.22	PAYMENT DUE DATE 06/10/2005	TOTAL CREDIT LINE \$13,000	TOTAL AVAILABLE CREDIT \$12,635	STATEMENT CLOSING DATE 05/16/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$370.76
(-) Payments, Credits	10.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	3.46
(=) New Balance	364.22
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
05/11	05/11	GR55	PAYMENT THANK YOU	10.00	
Total of your credits and charges				10.00	0.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572. FOUND THE HOME OF YOUR DREAMS? TALK TO CHASE HOME FINANCE FIRST. AND GET SPECIAL SAVINGS ON YOUR CLOSING COSTS. CALL A CHASE MORTGAGE CONSULTANT TODAY AT 1-866-836-8335. ALL LOANS ARE SUBJECT TO CREDIT AND PROPERTY APPROVAL. CERTAIN RESTRICTIONS AND LIMITATIONS APPLY. EQUAL HOUSING LENDER.					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 31

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.06025%	\$0.00	\$0.00	\$0.00	21.99%	0.00%
Purchases	0.03011%	\$370.50	\$3.46	\$3.46	10.99%	10.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 07/11/2005 | \$347.57 | \$10.00

# Facsimile 4240 Copy

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



Chase Double Platinum MasterCard®  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$347.57	PAYMENT DUE DATE 07/11/2005	TOTAL CREDIT LINE \$15,000	TOTAL AVAILABLE CREDIT \$14,652	STATEMENT CLOSING DATE 06/16/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$364.22
(-) Payments, Credits	20.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	3.35
(=) New Balance	347.57
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO.	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
06/06	06/06	RQS4	PAYMENT THANK YOU	20.00	
Total of your credits and charges				20.00	0.00
DUE TO IMPROVEMENTS BEING MADE TO OUR ELECTRONIC PAYMENT SERVICE, WE WILL NOT BE ABLE TO PROCESS EPAYS FROM WED, JULY 20TH AT 4:00 P.M. UNTIL MON. JULY 25TH AT 8:00 A.M. EASTERN TIME. WE THANK YOU FOR YOUR PATIENCE AND APOLOGIZE FOR ANY INCONVENIENCE THIS MAY CAUSE. THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572. FOUND THE HOME OF YOUR DREAMS? TALK TO CHASE HOME FINANCE FIRST. AND GET SPECIAL SAVINGS ON YOUR CLOSING COSTS. CALL A CHASE MORTGAGE CONSULTANT TODAY AT 1-866-836-8335. ALL LOANS ARE SUBJECT TO CREDIT AND PROPERTY APPROVAL. CERTAIN RESTRICTIONS AND LIMITATIONS APPLY. EQUAL HOUSING LENDER.					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 31

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.06025%	\$0.00	\$0.00	\$0.00	21.99%	0.00%
Purchases	0.03011%	\$358.76	\$3.35	\$3.35	10.99%	10.99%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: 1-800-545-0464.

ACCOUNT NUMBER: 5187 4842 4005 1367

PAYMENT DUE DATE | NEW BALANCE | MINIMUM DUE  
 08/12/2005 | \$340.97 | \$10.00

JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916

# Facsimile 4240 Copy



Chase Double Platinum MasterCard<sup>SM</sup>  
 ACCOUNT NUMBER: 5187 4842 4005 1367

NEW BALANCE \$340.97	PAYMENT DUE DATE 08/12/2005	TOTAL CREDIT LINE \$15,000	TOTAL AVAILABLE CREDIT \$14,659	STATEMENT CLOSING DATE 07/18/2005
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**Here is your Account Summary:**

	TOTAL
Previous Balance	\$347.57
(-) Payments, Credits	10.00
(+) Purchases, Cash, Debits	0.00
(+) FINANCE CHARGES	3.40
(=) New Balance	340.97
Minimum Payment Due	\$10.00

**Here are your Charges and Credits at a glance:**

TRAN. DATE	POST DATE	REF. NO	DESCRIPTION OF TRANSACTIONS	CREDITS	CHARGES
07/07	07/07	H2H3	PAYMENT THANK YOU	10.00	
Total of your credits and charges				10.00	0.00
THE CHASE PAYMENT PROTECTOR PLAN CAN HELP YOU PROTECT YOUR GOOD CREDIT RATING. FOR MORE INFORMATION, PLEASE CALL 1-877-752-8572. CONGRATULATIONS! BECAUSE YOU ARE A VALUED CUSTOMER, YOUR CREDIT LINE HAS BEEN INCREASED. PLEASE NOTE YOUR NEW LIMIT ON THIS STATEMENT. CHASE HOME FINANCE-SIMPLY THE BEST WAY HOME FOR GREAT FINANCING AND HOME MORTGAGE LOANS, PLUS COMPETITIVE INTEREST RATES AND MUCH MORE. CALL 866 836 8335 FOR SPECIAL SAVINGS ON YOUR CLOSING COSTS. ALL LOANS SUBJECT TO CREDIT AND PROPERTY APPROVAL. CERTAIN RESTRICTIONS AND LIMITATIONS APPLY. EQUAL HOUSING LENDER.					

**Here's how we determined your Finance Charge\*:**

Days in Billing Cycle: 32

	DAILY PERIODIC RATE	AVERAGE DAILY BALANCE	PERIODIC/MIN. FINANCE CHARGE	TOTAL FINANCE CHARGE	NOMINAL ANNUAL PERCENTAGE RATE	ANNUAL PERCENTAGE RATE
Cash	0.06094%	\$0.00	\$0.00	\$0.00	22.24%	0.00%
Purchases	0.03080%	\$345.47	\$3.40	\$3.40	11.24%	11.24%

\* Please see reverse side for balance computation method and other important information.

Questions about your account? Credit Card lost or stolen? Call Chase Customer Service 24 hours a Day, 7 days a week, toll-free, at 1-800-334-0601 or write P.O. BOX 15650, Wilmington, DE 19886-5650. Para Servicio al Cliente en Español: 1-800-545-0464.

Statement for account number: 5187 4842 4005 1367

New Balance \$333.95 Payment Due Date 09/09/05 Past Due Amount \$0.00 Minimum Payment \$10.00



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

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

Initials Date

518748424005136700001000000333955047393

44432 BEX 2 22705 C JILL A HOYT 705 WESTOVER RD WESTOVER PA 16692-8916



CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19836-5153



⑆5000 160 28⑆ 1 104 24005 136 7 1⑆



Statement Date: 07/19/05 - 08/15/05 Payment Due Date: 09/09/05 Minimum Payment Due: \$10.00 CUSTOMER SERVICE In U.S. 1-800-436-7927 Español 1-888-446-3308 TDD 1-800-355-8060 Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367 ACCOUNT INQUIRIES

Previous Balance \$340.97 Total Credit Line \$15,000 P.O. Box 15298 Wilmington, DE 19850-5298 Payment, Credits -\$10.00 Available Credit \$14,658 Cash Access Line \$12,000 Available for Cash \$12,000

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19836-5153

VISIT US AT: www.chase.com/creditcards

TRANSACTIONS

Table with columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Row: 08/03 12152150401627130882573 PAYMENT - THANK YOU \$10.00

FINANCE CHARGES

Table with columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Rows: Purchases, Cash advances, Total finance charges.

Effective Annual Percentage Rate (APR): 11.49%

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

IMPORTANT NEWS

Important privacy notice! By special arrangement, you can protect the personal data stored in your home computer with corporate-grade online security software worth \$130. Plus, you'll receive a \$1,500.00 PC replacement guarantee. Log on for details. www.CardmemberAdvantage.com/FREEtrial

As a valued Cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to www.valuecenter.com and enter in 143396 where it asks for your certificate number. Act now, quantities are limited!

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

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 debit amount 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 15249, Wilmington, DE 19850-2049. We reserve all our rights regarding these payments (i.e., if it is determined there is no valid dispute or if any such check is needed at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/advance checks and cash 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 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 you 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 15299, Wilmington, DE 19850-3299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a 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 104 of 110
Statement for account number: 5187 4842 4005 1367

New Balance \$711.03
Payment Due Date 10/10/05
Past Due Amount \$0.00
Minimum Payment \$14.00



Amount Enclosed \$ [ ]

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

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

Initials Date

518748424005136700001400000711035054860

61890 BEX Z 25805 C
JILL A HOYT
709 WESTOVER RD
WESTOVER PA 16692-8916



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19885-5153



⑆5000 16028⑆ 4 10424005 1367 1⑆



Statement Date: 08/16/05 - 09/15/05
Payment Due Date: 10/10/05
Minimum Payment Due: \$14.00

CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-555-8060
Outside U.S. call collect
1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367

Table with 4 columns: Description, Amount, Total Credit Line, Available Credit. Rows include Previous Balance, Payment Credits, Purchases, Finance Charges, and New Balance.

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

TRANSACTIONS

Table with 6 columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Lists various purchases and payments.

FINANCE CHARGES

Table with 7 columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Shows charges for purchases and cash advances.

Effective Annual Percentage Rate (APR): 11.49%

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

IMPORTANT NEWS

Due to system changes, any checks we previously issued to you without an expiration or void date on them will not be honored after 12/31/05. Please destroy them before this date.

Claim your Cardmember Thank You before November 10, 2005!
For Being a valued Cardmember, we've arranged for you to receive up to \$100.00 worth of your favorite magazines. Call by 11/10/05 to guarantee your selections. You must call by the date shown for details and choices. 1-800-586-7083.

Surf Safer with EarthLink HS or Dial Call 1-800-327-8454

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 these 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 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 shown on your billing statement.

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

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise indicate in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 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/advance/transfer 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 featured 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 15299, Wilmington, DE 19850-5298 as soon as possible. We must hear from you no later than 60 days after we send you the last bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

Statement for account number: 5187 4842 4005 1367

New Balance \$1,371.11 Payment Due Date 11/09/05 Past Due Amount \$0.00 Minimum Payment \$27.00



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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700002700001371115078615

30225 BEX Z 28805 C  
JILL A HOYT  
705 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 4 10424005 1367 1⑆



Statement Date: 09/16/05 - 10/15/05  
Payment Due Date: 11/09/05  
Minimum Payment Due \$27.00

**CUSTOMER SERVICE**  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367 **ACCOUNT INQUIRIES**

Previous Balance	\$711.03	Total Credit Line	\$15,000	P.O. Box 15298
Payment, Credits	-\$20.00	Available Credit	\$13,628	Wilmington, DE 19850-5298
Purchases, Cash, Debits	+\$669.23	Cash Access Line	\$12,000	<b>PAYMENT ADDRESS</b>
Finance Charges	+\$10.85	Available for Cash	\$12,000	P.O. Box 15153
<b>New Balance</b>	<b>\$1,371.11</b>			Wilmington, DE 19886-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
09/16	55417345258732582913338	WEATHERED TREASURES WARREN OH		\$8.00
09/15	554342552595957349500099	STROLLO TRUE VALUE NORTHERN CAMB PA		40.24
09/17	55547515261251259010324	UNI MARTS #4:53 HASTINGS PA		20.00
09/27	55548075271327991598701	LOWE'S #446 ALTOONA PA		442.66
09/27	55460295271507475010210	AC MOORE ARTS&CRAFT 51 ALTOONA PA		54.22
10/03	55429505276846515637120	EBAY INC SAN JOSE CA		23.85
10/05	12782780471969256870439	PAYMENT - THANK YOU	20.00	
10/08	55460295282507462010402	AC MOORE ARTS&CRAFT 51 ALTOONA PA		40.51
10/07	25411175281281132692902	J & J CRAFTS 641-7362545 IA		39.75

**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 03217%	11.74%	\$1,123.61	\$10.85	\$0.00	\$10.85
Cash advances	V 06231%	22.74%	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>						<b>\$10.85</b>

**Effective Annual Percentage Rate (APR): 11.74%**

Please see reverse side for balance computation method, grace period, and other important information.

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

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

**IMPORTANT NEWS**

**URGENT:** This month, valued Cardmembers have been issued a Thank You worth up to \$100 entitling you to a full year of three magazines. They've already been reserved for you. Quantities are limited, so call by 12/10/05 to claim your Thank You of up to \$100 and for details. 1-800-843-3511.

Take \$10 off Florida's finest citrus at Al's Family Farms!!! Big savings on 20 lbs navel oranges, grapefruit, or mixed. First time buyers only-\$24.95 plus s&h, limit 2, ends 01/15. Visit [WWW.ENJOYCITRUS.COM](http://WWW.ENJOYCITRUS.COM) or call 1-888-231-2314 dept.06x. Cardmember customer service: 1-800-955-9900.

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 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 payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

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.

Confidential 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 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 multiple 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 reward/aff 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) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle. If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(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 waive 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 reward/aff 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 Customer Service at a separate sheet at P.O. Box 15299 Wilmington, DE 19850-3299 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 2 of 110  
**Statement** for account number: 5187 4842 4005 1367

New Balance \$1,550.99 Payment Due Date 12/10/05 Past Due Amount \$0.00 Minimum Payment \$31.00



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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700003100001550995098073

89037 BX Z 81905 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



⑆5000 16028⑆ 4 10424005 1367 1⑆



Statement Date: 10/16/05 - 11/15/05  
 Payment Due Date: 12/10/05  
 Minimum Payment Due: \$31.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 Español 1-888-446-3308  
 TDD 1-800-556-8050  
 Outside U.S. call collect  
 1-302-594-8200

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$1,371.11	Total Credit Line	\$15,000
Payment, Credits	-\$30.00	Available Credit	\$13,449
Purchases, Cash, Debits	+\$194.70	Cash Access Line	\$12,000
Finance Charges	+\$15.18	Available for Cash	\$12,000
<b>New Balance</b>	<b>\$1,550.99</b>		

**ACCOUNT INQUIRIES**

P.O. Box 15298  
 Wilmington, DE 19853-5298

**PAYMENT ADDRESS**

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/15	05410195289498706563284	010055 SHEETZ 00000Q03 N CAMBERIA PA		\$42.00
10/21	06306515296029500488522	THE PRIMITIVE BARN (877)459-3308 PA		34.24
10/29	55547515303251302010404	UNI MARTS #94009 CURWENSVILLE PA		20.00
10/31	05416015304140006619870	WAL-MART #2129 SE2 CLEARFIELD PA		29.19
11/01	05410195305091007597075	TARGET 00011801 ALTOONA PA		27.48
11/01	05410195305498776354887	010007 SHEETZ 00000Q03 ALTOONA PA		20.01
11/05	13093090439132118321797	PAYMENT - THANK YOU	30.00	
11/13	05410195317498823624122	010055 SHEETZ 00000Q03 N CAMBERIA PA		21.78

**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 03285%	11.99%	\$1,490.15	\$15.18	\$0.00	\$15.18
Cash advances	V 06299%	22.99%	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>						<b>\$15.18</b>

**Effective Annual Percentage Rate (APR):** 11.99%

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.

**IMPORTANT NEWS**

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as LenoX, Tonka, Disney and more! Just go to [www.valuecenter.com](http://www.valuecenter.com) and enter in 154039 where it asks for your certificate number. Act Now, quantities are limited.

Take \$10 off Florida's finest citrus at A's Family Farms!!! Big savings on 20 lbs navel oranges, grapefruit or mixed. First time buyers only-\$24.95 plus S&H, limit 2, ends 01/15. Visit [www.enjoycitrus.com](http://www.enjoycitrus.com) or call 1-888-231-2314 dept. 06x.

Save 15% when you send flowers home for the holidays! Celebrate the colors of the season with a beautiful floral arrangement delivered by a local florist. Hundreds of gift ideas to choose from! Order early & save 15% at [www.333.flowerclub.com](http://www.333.flowerclub.com) & use promotion code BNN58.

**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 or 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 details on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

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 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 made at all by another address, you may write to us at the Cardmember Service address listed on your billing statement). 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 retroactively.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rate shown on this statement, separately for each feature (e.g., balance transfers/advance 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 "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 posted 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. (It may be that 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 ERRORS STATEMENT

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 a good faith claim to correct the problem with the merchant), you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Statement for account number: 5187 4842 4005 1367

New Balance \$2,292.16 Payment Due Date 01/09/06 Past Due Amount \$0.00 Minimum Payment \$45.00



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

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

Initials Date

518748424005136700004500002292165116560

16735 BEK Z 94905 C JILL A HOYT 709 WESTOVER RD WESTOVER PA 16692-8916



CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153



1:5000 160 28: 4 104 24005 1367 1P



Statement Date: 11/16/05 - 12/15/05 Payment Due Date: 01/09/06 Minimum Payment Due: \$45.00 CUSTOMER SERVICE In U.S. 1-800-436-7927 Espanol 1-888-446-3308 TDD 1-800-935-8060 Outside U.S. call collect 1-302-534-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367

Previous Balance \$1,550.99 Payment, Credits -\$31.00 Purchases, Cash, Debits +\$752.38 Finance Charges +\$19.79 New Balance \$2,292.16

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

TRANSACTIONS

Table with columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Lists transactions from 11/17 to 12/10.

FINANCE CHARGES

Table with columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Shows charges for Purchases and Cash advances.

Effective Annual Percentage Rate (APR): 11.99%

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.

IMPORTANT NEWS

Send sensational season's greetings with unforgettable gifts from 1-800-FLOWERS.COM(R)! Get 15% off your purchase of fresh flowers, gourmet gift baskets, gorgeous wreaths, centerpieces and more when you use promotion code BANK43. \*For details please visit WWW.1800FLOWERS.COM/DISCLAIMER.

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 retained with your payment. If your payment is in accordance with our payment instructions and is made available to us on or any day after December 23 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 Customer Service address listed on your billing statement.

Checks Cashed 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 no 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 19855-5049. We reserve all our rights regarding these payments. If it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance. We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual 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 immediately.

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

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other credits (including fees, un-paid 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 you 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 reward 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 15099, Wilmington, DE 19855-5099 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 delay 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 that 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 96 of 110  
**Statement for account number: 5187 4842 4005 1367**

New Balance \$3,219.55 Payment Due Date 02/09/06 Past Due Amount \$0.00 Minimum Payment \$100.00



Amount Enclosed \$

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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700010000003219555134682

47081 BEX 2 01506 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 4 104 24005 1367 1⑆



Statement Date: 12/16/05 - 01/15/06  
 Payment Due Date: 02/09/06  
 Minimum Payment Due: \$100.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 Español 1-888-446-3308  
 TDD 1-800-955-8060  
 Outside U.S. call collect  
 1-302-594-8200

**MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367**

Previous Balance	\$2,292.16	Total Credit Line	\$15,000
Payment, Credits	-\$48.30	Available Credit	\$11,780
Purchases, Cash, Debits	+\$946.27	Cash Access Line	\$12,000
Finance Charges	+\$29.42	Available for Cash	\$11,780
<b>New Balance</b>	<b>\$3,219.55</b>		

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
12/17	55463155352456000245591	JOANN FABRIC #1073 ALTOONA PA		\$33.45
12/17	5554186535200408779494	THE CHILDRENS PLACE#18 ALTOONA PA		41.99
12/17	05410195352498952358324	020007 SHEETZ 00000003 ALTOONA PA		20.03
12/17	85470825352400004540132	FREEDOM WIRELESS LOGAN ALTOONA PA		31.80
12/17	55421355352987159070254	SURPLUS CITY - ALTOONA ALTOONA PA		47.32
12/19	05444005354326398401839	GIANT EAGLE #0624 N CAMBRIA PA		21.59
12/17	05410195353508171333749	VALUE CITY 00001339 ALTOONA PA		29.98
12/19	55446415354207353490120	WINE & SPIRITS 1103 BARNESBORO PA		36.00
12/22	554838253536360406129567	WM SUPERCENTER SE2 EBENSBURG PA		197.57
12/23	05444005358331543177140	GIANT EAGLE #0624 N CAMBRIA PA		29.69
01/03	05416016008140005702596	WAL-MART #2129 SE2 CLEARFIELD PA		74.84
01/07	55541866008004039276405	THE CHILDRENS PLACE #1 GROVE CITY PA		13.23
01/07	55541866008004039276413	THE CHILDRENS PLACE #1 GROVE CITY PA	3.30	
01/07	05444006008344654493372	KOHL'S #0221 ERIE PA		61.50
01/07	55483306008224000081322	CARTER'S #679 GROVE CITY PA		45.00
01/10		LATE FEE		39.00
01/13	55483826013360114542062	WM SUPERCENTER SE2 CLEARFIELD PA		208.17
01/13	05410196014498042008283	020252 SHEETZ 00002003 CLEARFIELD PA		15.01
01/14	10140140431452193953770	PAYMENT - THANK YOU	45.00	

**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 .03354%	12.24%	\$2,829.61	\$29.42	\$0.00	\$29.42
Cash advances	V .06368%	23.24%	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>						<b>\$29.42</b>

**Effective Annual Percentage Rate (APR): 12.24%**

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.

**This Statement is a Facsimile - Not an original**

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

**Lost or Stolen Cards:** Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advise us always 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 10:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 10:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone services, 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 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 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 transfer/conversion 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. 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 specified by the issuer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us 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, 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 reserve 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 15206 Wilmington, DE 19850-5206 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 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.

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Statement for account number: 5187 4842 4005 1367

New Balance \$3,192.79 Payment Due Date 03/12/06 Past Due Amount \$0.00 Minimum Payment \$105.00



Amount Enclosed \$

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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700010500003192795150223

34060 BEX Z 04606 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19883-5153



⑆5000 16028⑆ 4 10424005 1367 1⑆



Statement Date: 01/16/06 - 02/15/06  
Payment Due Date: 03/12/06  
Minimum Payment Due: \$105.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-534-8200

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$3,219.55	Total Credit Line	\$17,000
Payment, Credits	-\$100.00	Available Credit	\$13,807
Purchases, Cash, Debits	+\$39.00	Cash Access Line	\$13,600
Finance Charges	+\$34.24	Available for Cash	\$13,600
<b>New Balance</b>	<b>\$3,192.79</b>		

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

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

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

Congratulations! Your credit line has been increased. Take advantage of your enhanced spending power to make purchases and transfer balances today.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
02/10		LATE FEE		\$39.00
02/11	10420420432218175343117	PAYMENT - THANK YOU	100.00	

**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 03422%	12.49%	\$3,227.53	\$4.24	\$0.00	\$34.24
Cash advances	V .06436%	23.49%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$34.24

Effective Annual Percentage Rate (APR): 12.49%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

**URGENT.** This month, valued cardmembers have been issued a Thank You worth up to \$100 entitling you to a full year of three magazines. They've already been reserved for you. Quantities are limited, so call by 04/10/06 to claim your Thank You of up to \$100 and for details. 1-800-882-6318. 3GX

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [www.valuecenter.com](http://www.valuecenter.com) and enter in 157347 where it asks for your certificate number. Act Now, quantities are limited.

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](http://www.officialpayments.com/chase) or call 1-800-2PAY-TAX for details.

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 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 or your check or money order. Payments must be accompanied by the payment coupon if 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 6 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 check payment checks, and any representation, from the bank account on which the check was drawn. Our all first presentation, and any representation, and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is treated "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 19802-0499. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or 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, new purchases, cash advances, cash or overnight advances, purchases, balance transfers, cash advances, promotional balances or overlimit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "7" 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 use 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 handled 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 if we receive both payment of your New Balance and apply multiple the average daily balance for each feature by the applicable daily periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 28 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 overlimit 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 date 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 or your bill, write Cardmember Service on a separate sheet at P.O. Box 15050 Wilmington, DE 19807-0250 as soon as possible. We must hear from you no later than 90 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 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: 5187 4842 4005 1367

New Balance \$15.41 Payment Due Date 04/09/06 Past Due Amount \$0.00 Minimum Payment \$15.00



Amount Enclosed \$

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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700001500000015415169395

48205 BEV Z 07406 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



⑆ 5000 16028⑆ 4 104 24005 1367 ⑈



Statement Date: 02/18/06 - 03/15/06  
 Payment Due Date: 04/09/06  
 Minimum Payment Due: \$15.00

CUSTOMER SERVICE  
 In U.S. 1-800-436-7927  
 Español 1-888-446-3308  
 TDD 1-800-955-8060  
 Outside U.S. call collect  
 1-302-594-8200

**MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367**

Previous Balance	\$3,192.79	Total Credit Line	\$17,000
Payment, Credits	-\$3,192.79	Available Credit	\$16,984
Finance Charges	+\$15.41	Cash Access Line	\$13,600
New Balance	\$15.41	Available for Cash	\$13,600

**ACCOUNT INQUIRIES**

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

**PAYMENT ADDRESS**

P.O. Box 15153  
 Wilmington, DE 19866-5153

**VISIT US AT:**

[www.chase.com/creditcards](http://www.chase.com/creditcards)

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
03/02	10610610478878117532811	PAYMENT - THANK YOU	\$3,192.79	

**FINANCE CHARGES**

Category	Daily Periodic Rate 28 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .03422%	12.49%	\$1,607.62	\$ 5.41	\$0.00	\$15.41
Cash advances	V .06436%	23.49%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$15.41

Effective Annual Percentage Rate (APR): 12.49%

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**

Final Cardmember Rewards Notice before May 10, 2008!  
 As a valued Cardmember, you're entitled to Rewards valued up to \$170.00! You must act quickly. Quantities are limited. So log on now for details and to claim your magazine Rewards valued up to \$170.00! [www.321mags.com/Rewards](http://www.321mags.com/Rewards).

Whether you are looking for a new home or thinking about refinancing your current one, Chase is available to help you with all of your home financing needs. Call us today at 1-866-835-8335. All loans are subject to credit and property approval. Certain restrictions and limitations may apply.

Get 4 complimentary weeks of today's Wall Street Journal, the world's most trusted source of vital business news and analysis. After your 4 complimentary weeks, an additional 26 weeks (30 in all) will be made available to you for the low rate of only \$53.75. 1-800-460-3743, code 27JAMM.

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](http://www.officialpayments.com/chase) or call 1-800-2PAY-TAX for details.

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 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 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 15299, Wilmington, DE 19850-0299. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

**Annual Renewal Notice:** If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you 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 "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 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 those results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic 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 Services on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-0299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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**Statement for account number: 5187 4842 4005 1367**

New Balance \$1,287.13    Payment Due Date 05/10/06    Past Due Amount \$0.00    Minimum Payment \$25.00



Amount Enclosed \$

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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700002500001287135192577

91136 BEX Z 10506 C  
 JILL A HOYT  
 705 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILM NGTON DE 19886-5153



⑆5000 160281 4 104 24005 1367 1⑆



Statement Date: 03/16/06 - 04/15/06  
 Payment Due Date: 05/10/06  
 Minimum Payment Due: \$25.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 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

**MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367**

Previous Balance	\$15.41	Total Credit Line	\$17,000
Payment, Credits	-\$15.41	Available Credit	\$15,712
Purchases, Cash, Debits	+\$1,287.13	Cash Access Line	\$13,600
<b>New Balance</b>	<b>\$1,287.13</b>	Available for Cash	\$13,600

**ACCOUNT INQUIRIES**  
 P.O. Box 15298  
 Wilmington, DE 1985C-5298

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
03/16	55432868075000450599929	TWX*AOL SERVICE 0306 800-827-6364 NY		\$25.90
04/07	10670970436990192044670	PAYMENT - THANK YOU	15.41	
04/09	55434256100508680681979	TOYS R US #8366 ALTOONA PA		1,056.74
04/10	05416016101140007997849	WAL-MART #2663 SE2 EBENSBURG PA		204.49

**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 .03491%	12.74%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06505%	23.74%	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>						<b>\$0.00</b>

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**

Whatever you'd like to do - refinance your mortgage to get extra cash, make home improvements, even buy a new home; Call Chase first at 1-866-836-8335. We can help with all of your home financing needs. All loans subject to credit and property approval. Equal Housing Lender.

**NEW!** Unlimited Internet access with PeoplePC Online for only \$4.97/month for 3 months, then just \$9.95/month. With Virus Protection, Pop-Up Blocker, spam controls, Internet Call Waiting, and more! Call today! 1-888-STRYNOW. Mention Offer Code: HEYDAY. Or visit: [www.peoplepc.com/go/heyday](http://www.peoplepc.com/go/heyday)

Send mom the best of everything when you give her a gift from 1-800-FLOWERS.COM, your florist of choice! get 15% off your purchase of fresh flowers, plush bears, gourmet gift baskets and more when you use promotion code CHASE66.  
 \*For details please visit [WWW.1800FLOWERS.COM/DISCLAIMER](http://WWW.1800FLOWERS.COM/DISCLAIMER).

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 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 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 presentation and any resubmission, from the bank account on which the check was drawn. Our method of 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.

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

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (e.g., balance 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 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 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. 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 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 contact the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we or the merchant, or if we mailed you the advertisement for the property or services

Page 31 of 110  
 Statement for account number: 5187 4842 4005 1367

New Balance \$2,459.63  
 Payment Due Date 06/09/06  
 Past Due Amount \$0.00  
 Minimum Payment \$49.00



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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700004900002459635205254

40896 BEX Z 13306 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



⑆5000 16028⑆ 4 104240051367 1⑆



Statement Date: 04/16/06 - 05/15/06  
 Payment Due Date: 06/09/06  
 Minimum Payment Due \$49.00  
**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 Español 1-888-446-3308  
 TDD 1-800-955-8060  
 Pay by phone 1-800-436-7953  
 Outside U.S. call collect 1-302-594-8200

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$1,287.13	Total Credit Line	\$17,000	<b>ACCOUNT INQUIRIES</b>
Payment, Credits	-\$26.00	Available Credit	\$14,540	P O. Box 15298
Purchases, Cash, Debits	+\$1,174.48	Cash Access Line	\$13,600	Wilmington, DE 19850-5298
Finance Charges	+\$23.02	Available for Cash	\$13,600	<b>PAYMENT ADDRESS</b>
New Balance	\$2,459.63			P O. Box 15153
				Wilmington, DE 19866-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/16	55432866106500163690323	TWX*AOL SERVICE 0406 800-827-6364 NY		\$25.90
04/23	55541866114004000068246	BOSCOV'S #051 JOHNSTOWN PA		125.25
04/23	05410196113498401543409	020127 SHEETZ 00001Q03 CARROLLTOWN PA		8.67
04/24	05444006115440088197710	GIANT EAGLE #0624 N CAMBRIA PA		120.95
04/26	05416016116040002709624	LEYO'S IGA S1B COALPORT PA		60.58
04/26	55547516117116116010029	ERIE KOA MCKEAN PA		119.85
04/28	05416016118040002988866	PATTON IGA S1B PATTON PA		96.39
04/29	55436876120121203096557	THE SHOE DEPT 0337 ALTOONA PA		26.99
04/29	55434256120508680610909	TOYS R US #8386 ALTOONA PA		42.38
04/30	05444006121445743704902	GIANT EAGLE #0624 N CAMBRIA PA		56.02
04/28	55546556120463734120042	THE PARK AVENUE PUB PATTON PA		21.68
04/29	05410196120498424403889	020007 SHEETZ 00000Q03 ALTOONA PA		20.00
04/29	55436876120121203336780	BURLINGTON SHOE 0866 ALTOONA PA		16.99
05/01	05410196121498430828664	0061 SHEETZ 00000Q03 CLYMER PA		20.08
05/05	11251250427626140630394	PAYMENT - THANK YOU	25.00	
05/05	05410196125091007523283	TARGET 0001801 ALTOONA PA		105.67
05/09	05444006130454457200196	GIANT EAGLE #0624 N CAMBRIA PA		36.75
05/12	05444006133457060738661	GIANT EAGLE #0624 N CAMBRIA PA		54.45
05/12	05416016132140007162819	WAL-MART #2129 SE2 CLEARFIELD PA		80.51
05/13	25536066134296133300101	UNKEL JOES WOODSHE ALTOONA PA		27.54
05/13	05410196134508131338337	VALUE CITY 00001339 ALTOONA PA		70.74
05/13	05410196134140000070237	THE OLIVE GARD00013490 ALTOONA PA		49.63
05/12	55547516133251132020056	UNI MARTS #94009 CURWENSVILLE PA		20.01
05/12	55499676138749014941331	RITE AID STORE 1494 NORTHERN CAMB PA		51.45

**FINANCE CHARGES**

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V 0.8559%	12.99%	\$304.52	\$1,841.04	\$23.02	\$0.00
Cash advances	V 0.6573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$23.02

Effective Annual Percentage Rate (APR): 12.99%

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 to U.S. Capital, 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 Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, all first presentation and any replacement, 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 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 15249, 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 Balance 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 transactions, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is an "APR" 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 depositor 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 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 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 15250, Wilmington, DE 19850-5250 as soon as possible. We must hear from you no later than 90 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

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**Statement** for account number: 5187 4842 4005 1367

New Balance \$3,326.30  
 Payment Due Date 07/19/06  
 Past Due Amount \$0.00  
 Minimum Payment \$67.00



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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700006700003326305224093

3456 BEX Z 16806 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



⑆ 5000 160 281 ⑆ 4 104 24005 1367 1 ⑆



Statement Date: 05/16/06 - 06/15/06  
 Payment Due Date: 07/19/06  
 Minimum Payment Due: \$67.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-435-7927  
 Español 1-888-446-3308  
 TDD 1-800-555-8060  
 Pay by phone 1-800-436-7958  
 Outside U.S. call collect  
 1-302-694-8200

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$2,459.53	Total Credit Line	\$17,000
Payment, Credits	-\$49.00	Available Credit	\$13,673
Purchases, Cash, Debits	+\$881.51	Cash Access Line	\$13,600
Finance Charges	+\$34.16	Available for Cash	\$13,600
<b>New Balance</b>	<b>\$3,326.30</b>		

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
05/16	55432866136000787816639	TWX*AOL SERVICE 0506 800-827-6964 NY		\$25.90
05/18	55483826136360100808428	WM SUPERCENTER SE2 EBENBURG PA		255.69
05/17	55503626136535137010052	MCCOY HOUSE FLORAL AND HASTINGS PA		21.35
05/17	55547516138251137010388	UNI MARTS #4153 HASTINGS PA		22.44
05/19	05410196140957516125581	APPLEBEE'S ALT92202191 ALTOONA PA		44.32
05/20	55446416141200140420654	PA LIQUOR STORE #6512 DELMONT PA		23.82
05/23	05444006144467595867096	WENDYS OF JNTN#33 Q25 JOHNSTOWN PA		7.60
05/23	85259796143900011700011	HOURGLASS PORTRAIT JOHNSTOWN PA		126.14
05/24	05483076145710010696133	SNAPPY'S #8 HOUTZDALE PA		45.00
05/25	05444006146469709382735	OSHKOSH #0072 HERSHEY PA		16.99
05/25	55547516146251144020503	UNI MARTS #4153 HASTINGS PA		30.01
05/25	05410196146907470145640	KMART 00074708 HUMMELSTOWN PA		19.78
05/28	05444006148472456595878	GIANT EAGLE #0624 N CAMBRIA PA		47.01
06/01	05444006153476118985461	GIANT EAGLE #0624 N CAMBRIA PA		85.54
06/04	11551550419932188671970	PAYMENT - THANK YOU	49.00	
06/07	55547516159251158020120	UNI MARTS #94009 CURWENSVILLE PA		26.00
06/10	5543687616212162282764	THE SHOE DEPT 0307 JOHNSTOWN PA		17.98
06/12	05410196163498594415265	SHEETZ 00000Q03 CLEARFIELD PA		20.00
06/14	55457026166071061499081	BOOKS/CDS NASHVILLE TN		45.94

**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 .03559%	12.99%	\$3,095.93	\$34.16	\$0.00	\$34.16
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>						<b>\$34.16</b>

Effective Annual Percentage Rate (APR): 12.99%

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.

For convenient and secure, 24/7 account access  
 visit [www.chase.com/creditcards](http://www.chase.com/creditcards)

**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 the statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelopes 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 coins provided 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 not cashed there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, promotional balances or over-the-advance). 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. This 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 over-the-advance.

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 solve the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. 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 29 of 110  
**Statement** for account number: 5187 4842 4005 1367



New Balance \$4,154.91  
 Payment Due Date 08/09/06  
 Past Due Amount \$67.00  
 Minimum Payment \$188.00

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

518748424005136700018800004154910000004

62799 BEX Z 19606 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19588-5153



⑆5000 16028⑆ 4 10424005 1367 1⑆



Statement Date: 06/16/06 - 07/15/06  
 Payment Due Date: 08/09/06  
 Minimum Payment Due: \$188.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 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

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$3,326.30	Total Credit Line	\$17,000
Purchases, Cash, Debits	+\$787.23	Available Credit	\$12,845
Finance Charges	+\$41.38	Cash Access Line	\$13,600
New Balance	\$4,154.91	Available for Cash	\$0

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

Your credit card account is past due! Please send payment immediately.  
 Call 1-800-955-8090 (collect 1-302-594-8200) today.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
06/14	05410196166284003933271	GYMBOREE #038700003871 ALTOONA PA		\$103.87
06/16	55432866167000469907070	TWX*AOL SERVICE 0606 800-827-6364 NY		25.90
06/16	55547516168251168010161	UNI MARTS #4153 HASTINGS PA		15.01
06/22	55483826173360342906010	WM SUPERCENTER SE2 EBENSBURG PA		45.30
06/24	25536066176194758300172	GRAMPIAN ONE STOP QAE GRAMPIAN PA		20.00
06/28	05410196179498660013764	SHEETZ 00000Q08 CLEARFIELD PA		58.80
06/29	05410196180498664897656	SHEETZ 00000Q03 N CAMBRIA PA		14.54
06/28	05416016180140006986706	WAL-MART #2653 SE2 EBENSBURG PA		157.92
07/01	05416016183140007878867	WAL-MART #2278 ERIE PA		26.33
07/03	05410196185508031472721	VALUE CITY 00001479 ERIE PA		22.58
07/03	55541866185004110698910	COUNTRY FAIR #98 Q39 ERIE PA		64.00
07/06	05416016187140006228722	WAL-MART #2049 SE2 ALTOONA PA		45.40
07/05	55434256187508700768661	TOYS R US #8370 JOHNSTOWN PA		125.02
07/11		LATE FEE		39.00
07/11	05410196192498712861783	SHEETZ 00002Q03 JOHNSTOWN PA		20.52
07/11	05410196193284008601151	GYMBOREE #046300004630 JOHNSTOWN PA		2.94

**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 03628%	13.24%	\$3,801.62	\$41.38	\$0.00	\$41.38
Cash advances	V 06642%	24.24%	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>						<b>\$41.38</b>

Effective Annual Percentage Rate (APR): 13.24%

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 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.

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 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 19850-0049. 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 refusing it by 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, previous balances or over-the-limit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on 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 over-the-limit advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing 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 15296, Wilmington, DE 19850-0296 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have 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 sold you the advertisement for the property or services.

**Statement** for account number: 5187 4842 4005 1367



New Balance \$368.27 Payment Due Date 09/09/06 Past Due Amount \$0.00 Minimum Payment \$23.00

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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700002300000368275255458

40081 BEX Z 22706 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 4 104 24005 1367 1⑈



Statement Date: 07/16/06 - 08/15/06  
Payment Due Date: 09/09/06  
Minimum Payment Due \$23.00

**CUSTOMER SERVICE**  
In U.S. 1-800-436-7927  
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

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$4,154.91	Total Credit Line	\$19,000
Payment, Credits	-\$4,221.91	Available Credit	\$18,681
Purchases, Cash, Debits	+\$415.50	Cash Access Line	\$15,200
Finance Charges	+\$19.77	Available for Cash	\$15,200
<b>New Balance</b>	<b>\$368.27</b>		

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

Congratulations! Your credit line has been increased. Take advantage of your enhanced spending power to make purchases and transfer balances today.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
07/16	55547516198251197020522	UNI MARTS #94009 CURWENSVILLE PA		\$21.01
07/19	55432866200050331971915	TWX*AOL SERVICE 0706 800-827-6364 NY		25.90
07/18	55503626200535199010027	MCCOY HOUSE FLORAL AND HASTINGS PA		22.36
07/19	55547516201251200010127	UNI MARTS #4153 HASTINGS PA		35.06
07/20	05444006202522721570918	GIANT EAGLE #0624 N CAMBRIA PA		106.24
07/23	05410196204498752090826	SHEETZ 00001Q03 CARROLLTOWN PA		25.02
07/23	05416016204140008913726	WAL-MART #2863 SE2 EBENSBURG PA		179.91
07/29	12102100446225149510591	PAYMENT - THANK YOU	4,154.91	
07/29	1210210043392253532871	PAYMENT - THANK YOU	67.00	

**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 .03628%	13.24%	\$1,757.60	\$19.77	\$0.00	\$19.77
Cash advances	V .06642%	24.24%	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>						<b>\$19.77</b>

**Effective Annual Percentage Rate (APR):** 13.24%

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**

Final Notice: Log on before October 15, 2006!  
As a valued Cardmember, you're entitled to a Thank You valued up to \$110.00 from NewSub Services. You must act quickly. Quantities are limited. So log on for details and your magazines now: [www.mybonuscenter.com/chase](http://www.mybonuscenter.com/chase). SW6

Claim your reward today! If you missed your opportunity last month, you still have time to claim your Jackie O. Jewelry Collection! Simply go to [www.rewardcenter.com](http://www.rewardcenter.com) and enter 164343 where it asks for your certificate number. It's Reward Center's way of saying "thanks."

**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 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 other materials included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time of our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a delinquent account, must be sent to Card Services, P.O. Box 15048, Wilmington, DE 19850-5048. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid check or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary and the index and margin used to determine that rate and the corresponding 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 use the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases finalized 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 26 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 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 or your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount 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 (including purchases made with a check), and you have acted in good faith to contact the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

Page 25 of 110  
**Statement** for account number: 5187 4842 4005 1367

New Balance \$876.64 Payment Due Date 10/10/06 Past Due Amount \$0.00 Minimum Payment \$58.00



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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700005800000876645269531

07195 BEX Z 25806 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19866-5153



⑆5000 16028⑆ 4 104240051367 1⑈



Statement Date: 08/16/06 - 09/15/06  
 Payment Due Date: 10/10/06  
 Minimum Payment Due: \$58.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 Español 1-888-446-3308  
 TDD 1-800-355-8060  
 Pay by phone 1-800-436-7958  
 Outside U.S. call collect  
 1-302-594-8200

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$388.27	Total Credit Line	\$19,000
Payment, Credits	-\$23.00	Available Credit	\$18,123
Purchases, Cash, Debits	+\$520.67	Cash Access Line	\$15,200
Finance Charges	+\$10.70	Available for Cash	\$15,200
<b>New Balance</b>	<b>\$876.64</b>		

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

**PAYMENT ADDRESS**  
 F.O. Box 15153  
 Wilmington, DE 19866-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/16	55432856228000792973150	TWX*AOL SERVICE 0906 800-827-6964 NY		\$25.90
08/23	55548076296327743214633	LOWE'S #446 ALTOONA PA		148.35
08/29	55417346241732412339546	BATTERY TECH INC HICKSVILLE NY		134.08
09/10		LATE FEE		39.00
09/08	55434256252509680650137	TOYS R US #8368 ALTOONA PA		74.35
09/08	55541858252004041576704	THE CHILDRENS PLACE #1 ALTOONA PA		98.99
09/13	12562560227404231503359	Payment Thank You Electronic Chk	23.00	

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
			Prev. Cycle	Current Cycle				
Purchases	V .03628%	13.24%	\$310.74	\$639.86	\$10.70	\$0.00	\$0.00	\$10.70
Cash advances	V .06642%	24.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$10.70

**Effective Annual Percentage Rate (APR):** 13.24%

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**

As a Valued Cardmember, you're entitled to claim a Thank You worth up to \$100.00. Reply by 10/10/06 for an entire year of your favorite magazines processed by Synapse Connect. Call 1-800-927-9660 or log on to [www.giftcard100.com/Chase](http://www.giftcard100.com/Chase) for automatic renewal details and to select your favorites.

**NEW!** Unlimited internet access with PeoplePC Online for Only \$4.97/month for 3 months, then just \$9.95/month. With Virus Protection, Pop-Up Blocker, spam controls, Internet Call Waiting, and more! Call today! 1-877-778-1210. Mention Offer Code: HEYDAY8. Or visit: [www.peoplepc.com/go/heyday8](http://www.peoplepc.com/go/heyday8).

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 us Advisor by pressing 2 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 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. 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 checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the 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 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 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 assess periodic finance charges on a transaction fee, or finance charge from the date it is added to your daily balance until your 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 15066, Wilmington, DE 19803-0066 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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



New Balance \$2,106.88 Payment Due Date 11/09/06 Past Due Amount \$0.00 Minimum Payment \$42.00

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

518748424005136700004200002106880000004

4862 BEK Z 28606 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 4 104 24005 1367 1⑆



Statement Date: 09/16/06 - 10/15/06  
Payment Due Date: 11/09/06  
Minimum Payment Due: \$42.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
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

MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367

Table with 4 columns: Category, Amount, Total Credit Line, Available Credit, Cash Access Line, Available for Cash. Rows include Previous Balance, Payment, Credits, Purchases, Debits, Finance Charges, and New Balance.

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

TRANSACTIONS

Table with 5 columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Lists various purchases and payments from 09/15 to 10/11.

FINANCE CHARGES

Table with 8 columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To, Transaction Periodic Rate, Fee, Accumulated Finance Charge, FINANCE CHARGES. Shows charges for Purchases and Cash advances.

Effective Annual Percentage Rate (APR): 13.24%

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.

Enjoy low web rates, special offers and a discount too when you use your Chase/Hertz CDP# 374210 at hertz.com.

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 to 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 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 transfer funds, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on the statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 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 or we accept the check and you still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g., balance transfer/convenience checks and cash 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 "V" next to a periodic rate on the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a 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 finance 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 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 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 the statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(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 inquiring about.

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

Special 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 sort out 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 76 of 110  
 Statement for account number: 5187 4842 4005 1367

New Balance \$3,219.46 Payment Due Date 12/10/06 Past Due Amount \$0.00 Minimum Payment \$64.00



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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700006400003219465303216

07011 BEX Z 91906 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 15888-5153



⑆5000 16028⑆ 4 104240051367 1⑈



Statement Date: 10/16/06 - 11/15/06  
 Payment Due Date: 12/10/06  
 Minimum Payment Due: \$64.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 Español 1-883-446-9308  
 TDD 1-800-955-8060  
 Pay by phone 1-800-436-7958  
 Outside U.S. call collect  
 1-302-694-8200

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$2,106.88	Total Credit Line	\$19,000
Payment, Credits	-\$42.00	Available Credit	\$15,780
Purchases, Cash, Debits	+\$1,124.04	Cash Access Line	\$15,200
Finance Charges	+\$30.54	Available for Cash	\$15,200
<b>New Balance</b>	<b>\$3,219.46</b>		

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
10/13	05410196287091007742002	TARGET 00011601 ALTOONA PA		\$55.73
10/16	55432866289000200424461	TWX*AOL SERVICE 1006 800-827-8364 NY		25.90
10/16	85424506289980002489045	THE AMISH WAY SALINEVILLE OH		26.88
10/17	554328662900000415742530	UPC*VISTAPRINT.COM 800-721-6214 MA		57.58
10/20	05410196293498133286754	SHEETZ 00000554 N CAMBRIA PA		22.70
10/20	05410196293498133399169	SHEETZ 00000Q03 N CAMBRIA PA		13.04
10/23	05410196296498146450919	SHEETZ 00000554 N CAMBRIA PA		26.82
10/24	55547516298251297020157	UNI MARTS #94009 CURWENSVILLE PA		23.01
10/28	55499676302749014943027	RITE AID STORE 1494 NORTHERN CAMB PA		15.77
10/31	05410196304091007585467	TARGET 00011601 ALTOONA PA		70.09
10/31	05410196304498177619275	SHEETZ 00000Q03 N CAMBRIA PA		22.79
10/31	05410196304498176286530	SHEETZ 00000075 ALTOONA PA		12.00
10/31	55499676305749014943057	RITE AID STORE 1494 NORTHERN CAMB PA		10.00
11/01	05410196305498181669331	SHEETZ 00000521 PATTON PA		20.00
10/31	05444006305623054312310	SALLY BEAUTY #0585 ALTOONA PA		11.31
10/31	55460296305507304010083	AC MOORE ARTS&CRAFT 51 ALTOONA PA		49.52
11/02	55436876307123072691554	THE SHOE DEPT 0337 ALTOONA PA		53.12
11/03	85259796307900017800072	HOURLGLASS PORTRAIT JOHNSTOWN PA		211.95
11/03	05416016308140007234970	WAL-MART #1935 SE2 JOHNSTOWN PA		142.58
11/04	55432866308000114597821	BIRTHEXP/STORYBOOK 800-926-3583 WA		105.56
11/06	55483826310360117537812	WM SUPERCENTER SE2 CLEARFIELD PA		109.06
11/06	05410196310498199969494	SHEETZ 00000737 CLEARFIELD PA		29.03
11/07	55499676312749014943124	RITE AID STORE 1494 NORTHERN CAMB PA		9.60
11/09	13133130206698129821691	Payment Thank You Electronic Chk	42.00	

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	V .03628%	13.24%	\$2,715.00	\$30.54	\$0.00	\$0.00	\$0.00	\$30.54
Cash advances	V .06542%	24.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>								<b>\$30.54</b>

Effective Annual Percentage Rate (APR): 13.24%

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 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.

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.

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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 transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us 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 average 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 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.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance, instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default. For "true payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Error or 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 form 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 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: 5187 4842 4005 1367



New Balance \$5,031.54    Payment Due Date 01/09/07    Past Due Amount \$0.00    Minimum Payment \$100.00

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

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

Initials \_\_\_\_\_ Date \_\_\_\_\_

518748424005136700010000005031545322572

84988 BEX Z 34906 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16992-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 4 104 24005 1367 1⑆



Opening/Closing Date: 11/16/06 - 12/15/06  
 Payment Due Date: 01/09/07  
 Minimum Payment Due: \$100.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 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

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$3,219.46	Total Credit Line	\$19,000
Payment, Credits	-\$64.00	Available Credit	\$13,968
Purchases, Cash, Debits	+\$1,829.66	Cash Access Line	\$15,200
Finance Charges	+\$46.42	Available for Cash	\$13,968
<b>New Balance</b>	<b>\$5,031.54</b>		

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
11/16	5543286632000189540361	TWX*AOL SERVICE 1106 800-827-8364 NY		\$25.90
11/15	05444006320637316910423	GIANT EAGLE #0624 SUB N CAMBRIA PA		64.94
11/15	55489676320749014943207	RITE AID STORE 1494 NORTHERN CAMB PA		65.71
11/17	55417346322693220303250	CABELAS.COM *85583099 800-2378888 NE		36.54
11/17	55500376321206523900049	J AND R INDUSTRIES SHAWNEE MISSN KS		66.71
11/20	05410196324498257010193	SHEETZ 00000075 ALTOONA PA		22.00
11/20	55421356325158184427685	SURPLUS CITY - ALTOONA ALTOONA PA		68.43
11/20	55434256325508680778428	TOYS R US #8368 ALTOONA PA		40.26
11/21	25247806326006404521175	PATTON PHARMACY V & S PATTON PA		24.13
11/24	05410196328284008526497	GYMBOREE #038700003871 ALTOONA PA		85.35
11/24	55541866329004108561416	THE CHILDRENS PLACE #1 ALTOONA PA		62.27
11/24	55434256329508680433004	TOYS R US #8368 ALTOONA PA		168.77
11/24	55460296329507328010227	AC MOORE ARTS&CRAFT 51 ALTOONA PA		94.67
11/28	0541019632498291763096	SHEETZ 00000521 PATTON PA		20.00
11/30	13343340255845119871910	Payment Thank You Electronic Chk	54.00	
12/01	55432866335000739146999	THE PAMPERED CHEF ADDISON IL		228.06
12/03	55541866337004025263302	TOYSRUS-BABIESRUS 800-TOYSRUS PA		79.56
12/02	05418018336140008978613	WAL-MART #2049 SE2 ALTOONA PA		33.78
12/02	85502786337518559010186	ALECHIA'S UNIQUE HOUSE ALTOONA PA		73.14
12/03	55445418338318018747553	PITTSBURGH STEELERS PITTSBURGH PA		7.00
12/04	55541866338004021177539	TOYSRUS-BABIESRUS 800-TOYSRUS PA		8.47
12/03	55446418338318018761752	PITTSBURGH STEELERS PITTSBURGH PA		111.00
12/09	05416018343140009576797	WAL-MART #2049 SE2 ALTOONA PA		319.12
12/09	554602963344507343010591	AC MOORE ARTS&CRAFT 51 ALTOONA PA		75.03
12/11	55432866345000763187234	THE PAMPERED CHEF ADDISON IL		12.36
12/09	55547515345119489011644	CRACKER BARREL #482 ALTOONA PA		36.26

**FINANCE CHARGES**

Category	Daily Periodic Rate 30 days in cycle	Corresp APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	V .03528%	13.24%	\$4,264.81	\$46.42	\$0.00	\$0.00	\$46.42
Cash advances	V .06542%	24.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>							<b>\$46.42</b>

Effective Annual Percentage Rate (APR): 13.24%

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 correspondences 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 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 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 151049, 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 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 "V" next to a periodic rate on this statement, that rate may vary, and the index and margin is 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 to which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date 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 if it were zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If 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 made 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 parts 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 151049, 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 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 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.

Page 90 of 110  
Statement for account number: 5187 4842 4005 1367

New Balance \$7,036.84  
Payment Due Date 02/09/07  
Past Due Amount \$100.00  
Minimum Payment \$280.00



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

Amount Enclosed \$

[Empty box for amount enclosed]

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

518748424005136700028000007036840000007

47216 BEX 2 01507 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 4 604 24005 1367 1⑆



Opening/Closing Date: 12/16/06 - 01/15/07  
Payment Due Date: 02/09/07  
Minimum Payment Due: \$280.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
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

MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367

Previous Balance \$5,031.54  
Purchases, Cash, Debits +\$1,934.54  
Finance Charges +\$70.76  
New Balance \$7,036.84

Total Credit Line \$19,000  
Available Credit \$11,963  
Cash Access Line \$15,200  
Available for Cash \$0

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

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

VISIT US AT:  
www.chase.com/creditcards

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

TRANSACTIONS

Table with columns: Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Lists various transactions from 12/15 to 01/10.

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 8 after you enter your account number.

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 in 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, shall be sent to Card Services, P.O. Box 15249, 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 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 in 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 rate. If there is a "0%" next to a periodic rate on this statement, that rate may vary, and the order and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, 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 to the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is 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. 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 Services on a separate sheet at P.O. Box 15280 Wilmington, DE 19850-5280 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 financing 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: 5187 4842 4005 1367**

New Balance 56,956.48    Payment Due Date 03/12/07    Past Due Amount \$142.00    Minimum Payment \$284.00



Tax time is here. Make your payment using your Chase credit card. For details visit [www.chasepayyourtaxes.com](http://www.chasepayyourtaxes.com).

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

518748424005136700028400006956480000003

79768 BEX 2 04607 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19883-5153



⑆5000 160 28⑆ 4 104 24005 1367 ⑈



Opening/Closing Date: 01/16/07 - 02/15/07  
 Payment Due Date: 03/12/07  
 Minimum Payment Due: \$284.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 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

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$7,036.84	Total Credit Line	\$19,000
Payment, Credits	-\$142.00	Available Credit	\$12,043
Purchases, Cash, Debits	+\$25.90	Cash Access Line	\$15,200
Finance Charges	+\$35.74	Available for Cash	\$0
<b>New Balance</b>	<b>\$6,956.48</b>		

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

**PAYMENT ADDRESS**  
 F.O. Box 15153  
 Wilmington, DE 19836-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
01/16	55432867016000825636762	TWX*AOL SERVICE 0107 800-827-6964 NY		\$25.90
02/01	103203242000000040836	PAYMENT - THANK YOU	142.00	

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	.01644%	6.00%	\$7,011.41	\$35.74	\$0.00	\$0.00	\$35.74
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>							<b>\$35.74</b>

**Effective Annual Percentage Rate (APR): 6.00%**  
 Please see Information About Your Account section for balance computation method, grace period, and other important information.  
 The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
 The Effective APR represents your total finance charges - including transaction fees - such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.  
 Just call 1-800-297-4970 to create your PIN today.

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 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 and we may 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). 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 that applies for each billing cycle you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, and any new transactions or other debits (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us 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 incurred 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" notice on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

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

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

BILLING RIGHTS SUMMARY

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

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Statement for account number: 5187 4842 4005 1367

New Balance \$6,846.25 Payment Due Date 04/09/07 Past Due Amount \$142.00 Minimum Payment \$284.00



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

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

51874842400513670002840000684625000000

77998 BEX 2 07407 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19836-5153



⑆5000 16028⑆ 4 104240051367 1⑈



Opening/Closing Date: 02/15/07 - 03/15/07  
Payment Due Date: 04/09/07  
Minimum Payment Due: \$284.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
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

MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367

Previous Balance	\$6,956.48	Total Credit Line	\$19,000
Payment, Credits	-\$142.00	Available Credit	\$12,153
Finance Charges	+\$31.77	Cash Access Line	\$15,200
New Balance	\$6,846.25	Available for Cash	\$0

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19836-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
03/02	106106142000000094681	PAYMENT - THANK YOU	\$142.00	

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	.01644%	6.00%	\$6,900.81	\$31.77	\$0.00	\$0.00	\$31.77
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$31.77

Effective Annual Percentage Rate (APR): 6.00%

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

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

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

IMPORTANT NEWS

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

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.

**Confidential 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 amount). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

**Explanation of Finance Charges:** We calculate periodic finance charges, using the applicable periodic rates shown on the statement, separately for each feature (e.g., balance transfer/convenience checks and cash 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 "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. These charges are assessed on the daily balance for previous billing cycle purchases (except for 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 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, impact 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 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 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, we 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 "billed 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 19854-5299 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 or your question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. 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 received the advertisement for the property or services.

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Statement for account number: 5187 4842 4005 1367

New Balance \$6,738.83  
Payment Due Date 05/10/07  
Past Due Amount \$142.00  
Minimum Payment \$284.00



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

5187484240051367000284000067388300000006

78304 BEX Z 10507 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PC BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 4 104 24005 1367 1⑈



Opening/Closing Date: 03/16/07 - 04/15/07  
Payment Due Date: 05/10/07  
Minimum Payment Due: \$284.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
Español 1-888-446-8308  
TDD 1-800-955-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367

Previous Balance \$6,846.25 Total Credit Line \$19,000  
Payment, Credits -\$142.00 Available Credit \$12,261  
Finance Charges +\$34.58 Cash Access Line \$15,200  
New Balance \$6,738.83 Available for Cash \$0

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

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
03/30	1089089420000000096731	PAYMENT - THANK YOU	\$142.00	

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	.01644%	6.00%	\$6,785.20	\$34.58	\$0.00	\$0.00	\$34.58
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$34.58

Effective Annual Percentage Rate (APR): 6.00%

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

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

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

## Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

## Information About Your Account

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

**Statement** for account number: 5187 4842 4005 1367

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$6,857.43	06/09/07	\$284.00	\$471.00



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

51874842400513670004710000685743000000

65639 BEK Z 13307 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 15692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19386-5153



⑆5000 160281⑆ 4 104 24005 1367 1⑈



Opening/Closing Date: 04/16/07 - 05/15/07  
Payment Due Date: 06/09/07  
Minimum Payment Due: \$471.00

**CUSTOMER SERVICE**  
In U.S. 1-800-436-7927  
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

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$8,738.83	Total Credit Line	\$19,000
Purchases, Cash, Debits	+\$36.00	Available Credit	\$12,142
Finance Charges	-\$88.60	Cash Access Line	\$15,200
<b>New Balance</b>	<b>\$6,857.43</b>	Available for Cash	\$0

**ACCOUNT INQUIRIES**  
P.O. Box 15298  
Wilmington, DE 19350-5298

**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19386-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

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

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
05/11		LATE FEE		\$35.00

**FINANCE CHARGES**

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
			Average Daily Balance	Due To Periodic Rate			
Purchases	04107%	14.99%	\$6,784.97	\$83.60	\$0.00	\$0.00	\$83.60
Cash advances	.04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total finance charges</b>							<b>\$83.60</b>

**Effective Annual Percentage Rate (APR):** 14.99%

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

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

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

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 6 of 110  
**Statement for account number: 5187 4842 4005 1367**

New Balance \$7,069.45    Payment Due Date 07/10/07    Past Due Amount \$471.00    Minimum Payment \$753.00



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

518748424005136700075300007069450000009

70990 BEX 2 16937 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PC BOX 15153  
 WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 4 104 24005 1367 1⑆



Opening/Closing Date: 05/16/07 - 06/15/07  
 Payment Due Date: 07/10/07  
 Minimum Payment Due: \$753.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 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

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$6,857.43	Total Credit Line	\$19,000
Purchases, Cash, Debits	+\$35.00	Available Credit	\$11,930
Finance Charges	+\$177.02	Cash Access Line	\$15,200
New Balance	\$7,069.45	Available for Cash	\$0

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

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

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.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
06/10		LATE FEE		\$35.00

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate	Fee			
Purchases	V 08217%	29.99%	\$6,949.42	\$177.02	\$0.00	\$0.00	\$177.02	
Cash advances	V 08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total finance charges							\$177.02	

**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.

## 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 the 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.

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

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

**BILLING RIGHTS SUMMARY**

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

In your letter, give us the following information.

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

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

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

**Statement** for account number: 5187 4842 4005 1367

New Balance \$7,280.96 Payment Due Date 08/09/07 Past Due Amount \$753.00 Minimum Payment \$1,037.00



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

51874842400513670010370000728096000002

62864 BEX Z 19607 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16892-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆ 5000 160281 4 104 24005 1367 ⑈



Opening/Closing Date: 06/16/07 - 07/15/07  
Payment Due Date: 08/09/07  
Minimum Payment Due: \$1,037.00

**CUSTOMER SERVICE**  
In U.S. 1-800-435-7927  
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

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$7,069.45	Total Credit Line	\$19,000
Purchases, Cash, Debits	+\$35.00	Available Credit	\$11,719
Finance Charges	+\$176.51	Cash Access Line	\$15,200
New Balance	\$7,280.96	Available for Cash	\$0

**ACCOUNT INQUIRIES**  
P.O. Box 15296  
Wilmington, DE 19850-5298

**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19856-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

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

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
07/11		LATE FEE		\$35.00

**FINANCE CHARGES**

Category	Daily Periodic Rate	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V 08217%	29.99%	\$7,160.18	\$176.51	\$0.00	\$0.00	\$176.51
Cash advances	V 08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$176.51

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.

## 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: 5187 4842 4005 1367**

New Balance \$7,503.91    Payment Due Date 09/09/07    Past Due Amount \$1,037.00    Minimum Payment \$1,334.00



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

51874842400513670013340000750391000009

63502 BEX 2 22707 C  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153



⑆5000160281⑆ 4104240051367⑆



Opening/Closing Date: 07/16/07 - 08/15/07  
 Payment Due Date: 09/09/07  
 Minimum Payment Due: \$1,334.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 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

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance	\$7,280.96	Total Credit Line	\$19,000
Purchases, Cash, Debits	+\$35.00	Available Credit	\$11,496
Finance Charges	+\$187.95	Cash Access Line	\$15,200
New Balance	\$7,503.91	Available for Cash	\$0

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

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

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/10		LATE FEE		\$35.00

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
			Average Daily Balance	Due To Periodic Rate			
Purchases	V .08217%	29.99%	\$7,378.21	\$187.95	\$0.00	\$0.00	\$187.95
Cash advances	V .08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$187.95

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.

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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.

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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: 5187 4842 4005 1367



New Balance \$7,503.91 Payment Due Date 10/10/07 Past Due Amount \$1,334.00 Minimum Payment \$1,484.00

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

518748424005136700148400007503910000003

22567 BEX 9 25807 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 15886-5153



⑆5000 16028⑆ 4 10424005 1367 1⑈



Opening/Closing Date: 08/16/07 - 09/15/07  
Payment Due Date: 10/10/07  
Minimum Payment Due: \$1,484.00

**CUSTOMER SERVICE**  
In U.S. 1-800-436-7927  
Español 1-888-446-8308  
TDD 1-800-955-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

**MASTERCARD ACCOUNT SUMMARY** Account Number: 5187 4842 4005 1367

Previous Balance \$7,503.91 Total Credit Line \$19,000  
New Balance \$7,503.91 Available Credit \$11,496  
Cash Access Line \$15,200  
Available for Cash \$0

**ACCOUNT INQUIRIES**  
P.O. Box 15298  
Wilmington, DE 19350-5298

**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 15886-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

You haven't made the required payments and your credit card account is 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.

**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	.00000%	0.00%	\$7,503.91	\$0.00		\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
Total finance charges								\$0.00

Effective Annual Percentage Rate (APR): 0.00%

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

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

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

This Statement is a Facsimile - Not an original

**Address Change Request**

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

**Information About Your Account**

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

**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 you 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 credits (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.

Statement for account number: 5187 4842 4005 1367



New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$7,503.91	11/09/07	\$1,484.00	\$1,634.00

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

51874842400513670016340000750391000006

10399 BEX 9 28307 C  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 15692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 4 104 24005 1367 ⑆⑈



Opening/Closing Date: 09/16/07 - 10/15/07  
Payment Due Date: 11/09/07  
Minimum Payment Due: \$1,634.00

CUSTOMER SERVICE  
In U.S. 1-800-436-7927  
Español 1-888-446-8308  
TDD 1-800-955-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5187 4842 4005 1367

Previous Balance	\$7,503.91	Total Credit Line	\$19,000
New Balance	\$7,503.91	Available Credit	\$11,496
		Cash Access Line	\$15,200
		Available for Cash	\$0

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

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

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

The 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).

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	00000%	0.00%	\$7,503.91	\$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.

## 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.

COUNT II – ACCOUNT NO. 4266841012199566



New Balance \$3,508.16  
 Payment Due Date 10/22/04  
 Past Due Amount \$0.00  
 Minimum Payment \$70.00

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

426684101219956600007000003508160

CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153

03492 BEX Z27104  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916

⑆5000 160 28⑆ 203 10 12 1995 66 3⑈



Statement Date: 08/28/04 - 09/27/04  
 Payment Due Date: 10/22/04  
 Minimum Payment Due: \$70.00

**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 Español 1-888-446-3308  
 TDD 1-800-955-8060  
 Outside U.S. call collect  
 1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$0.00	Total Credit Line	\$6,500
Purchases, Cash, Debits	+\$3,443.16	Available Credit	\$2,991
Finance Charges	+\$65.00	Cash Access Line	\$1,300
New Balance	\$3,508.16	Available for Cash	\$1,300

**ACCOUNT INQUIRIES**  
 P.O. Box 15298  
 Wilmington, DE 19350-5298

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

**VISIT US AT:**  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
09/04	22480004684100500001088	BALANCE TRANSFER		\$3,418.81
09/05	22480004684100500001088	TRANSACTION FINANCE CHARGE		65.00
09/27		FIRST PROTECT 1-888-314-4371		24.35

**FINANCE CHARGES**

PERIODIC RATE(S) AND AFR(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	00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.05477%	19.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	00000%	0.00%	\$0.00	\$0.00	\$65.00	\$65.00
Promotions	00000%	0.00%	\$2,735.04	\$0.00	\$0.00	\$0.00

Total finance charges \$65.00

Effective Annual Percentage Rate (APR): 22.81%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

**Cardmember Thank-You Notice:**  
 You've earned a FREE Cardmember Thank You worth up to \$100!  
 You must claim yours by Oct. 1, 2004 or forfeit your \$100 value. Quantities are limited. Call now for details and to claim your FREE Cardmember Thank You. 1-877-353-2995.

Call One Life Direct, a Bank One Company, at 877-301-5433 for a FREE life insurance quote - You'll be glad you did.  
 \*Not a deposit\*Not FDIC insured\*No Bank Guarantee\*  
 \*Not a condition of any Bank Loan, Product or Service\*  
 \*Not insured by any Federal Government Agency\*

AIG Auto Insurance for Bank One Card holders is available!  
 Competitive rates! Call 888-437-4943 Ext 5067 for a quote!  
 \*Not a deposit\*Not FDIC insured\*No Bank Guarantee\*  
 \*Not a condition of any Bank Loan, Product or Service\*  
 \*Not insured by any Federal Government Agency\*

TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO [WWW.CARDMEMBERSERVICES.COM/BT](http://WWW.CARDMEMBERSERVICES.COM/BT) TO SEE IF YOU QUALIFY.

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

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

Crediting of Payments: Payments received by 1:00 p.m. on any day except December 25 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon, if the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of 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 Recurring Notice: (Applicable only for accounts with an Annual Membership Fee.) Please note the following information in connection with the renewal of your credit card account each year: the Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement (and if your Annual Percentage Rate is variable, the index and margin are described in your Cardmember Agreement). The Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement in the month that it is posted to your account.

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

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

Explanation of Finance Charges: We calculate Periodic Finance Charges separately for each feature such as Purchases, Cash Advances, Convenience Checks, Balance Transfers, Promotional Balances, or Overdraft Advances as applicable. We figure the Periodic Finance Charge by applying the applicable Daily Periodic Rate shown on the front of this statement to each feature's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle adjusted as described below.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the 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 the daily balance by the Daily Periodic Rate to get your Periodic Finance Charges for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, the daily balance for previous billing cycle Purchases is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance for each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charges for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate in accordance with your Cardmember Agreement.

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

Grace Period (at least 20 days): We add Periodic Finance Charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your previous balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 16299 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.

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

MA080504

Page 80 of 121  
Statement for account number: 4266 8410 1219 9566



New Balance \$2,035.59  
Payment Due Date 11/21/04  
Past Due Amount \$0.00  
Minimum Payment \$40.00

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

Did you know you could transfer balances online?  
Check out if you qualify by going to [www.bank.oneBT.com](http://www.bank.oneBT.com).

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CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

03776 BEX Z 30104  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



⑆5000 16028⑆ 203 10 1 2 199566 3⑈



Statement Date: 09/28/04 - 10/27/04  
Payment Due Date: 11/21/04  
Minimum Payment Due \$40.00

CUSTOMER SERVICE  
in U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Previous Balance \$3,508.16  
Payment, Credits -\$1,500.00  
Purchases, Cash, Debits +\$27.53  
New Balance \$2,035.69

Total Credit Line \$6,500  
Available Credit \$4,464  
Cash Access Line \$1,300  
Available for Cash \$1,300

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

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

VISIT US AT:  
[www.cardmembersservices.com](http://www.cardmembersservices.com)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/21	12952950422190218111647	Payment Thank You Wilmington DE	\$1,500.00	
10/27		FIRST PROTECT 1-888-314-4371		27.53

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	0.0000%	0.00%	\$24.35	\$0.00	\$0.00	\$0.00
Cash advances	0.5477%	19.99%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	0.0000%	0.00%	\$3,068.81	\$0.00	\$0.00	\$0.00

Total finance charges \$0.00

Effective Annual Percentage Rate (APR): 0.00%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. We look forward to serving you and thank you for your business!

TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO [WWW.CARDMEMBERSERVICES.COM/BT](http://WWW.CARDMEMBERSERVICES.COM/BT) TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

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

Creditors' Payment: 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 at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

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

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

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

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

Explanation of Finance Charges: We calculate Periodic Finance Charges separately for each feature such as Purchases, Cash Advances, Convenience Checks, Balance Transfers, Promotional Balances, or Overdraft Advances as applicable. We figure the Periodic Finance Charges by applying the applicable Daily Periodic Rate shown on the front of this statement to each feature's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle adjusted as described below.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other credits (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 the daily balance by the Daily Periodic Rate to get your Periodic Finance Charge for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, the daily balance for previous billing cycle Purchases is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance for each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charge for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate as accordance with your Cardmember Agreement.

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

Grace Period (at least 20 days): We add Periodic Finance Charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your Full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

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

In your letter, give us the following information.

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

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

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

Statement for account number: 4266 8410 1219 9566



New Balance \$2,013.23 Payment Due Date 12/22/04 Past Due Amount \$0.00 Minimum Payment \$40.00

Amount Enclosed \$ [ ]

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

Did you know you could transfer balances online? Check out if you qualify by going to www.bankoneBT.com.

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CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

01860 BEX 733204 JILL A HOYT 709 WESTOVER RD WESTOVER PA 16692-8916

5000 16028: 203 1012 199566 3



Statement Date: 10/28/04 - 11/27/04 Payment Due Date: 12/22/04 Minimum Payment Due: \$40.00

CUSTOMER SERVICE In U.S. 1-800-436-7927 Español 1-888-446-3308 TDD 1-800-955-8060 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Table with 2 columns: Description and Amount. Rows include Previous Balance (\$2,035.59), Payment Credits (-\$40.00), Purchases Cash Debits (+\$17.54), and New Balance (\$2,013.23).

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT:

www.cardmemberservices.com

TRANSACTIONS

Table with 5 columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Shows a payment of \$40.00 on 11/20 and a debit of \$17.54 on 11/26.

FINANCE CHARGES

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

Table with 8 columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Rows for Purchases, Cash advances, and Balance transfer.

Total finance charges \$0.00

Effective Annual Percentage Rate (APR): 0.00%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. We look forward to serving you and thank you for your business!

\*\*\*Take \$10 off Als Family Farms Florida Gift Citrus!\*\*\*

A big discount on 20 lbs navel oranges, grapefruit, or mixed. First time buyers only \$23.95 plus S/H, limit 2, ends 01/15. Visit WWW.ENJOYCITRUS.COM or call: 1-888-231-2314 DEPT 06X Cardmember Customer Service: 1-800-955-9900.

Save 15% on flowers when you order with The Flower Club! Send a Thanksgiving centerpiece adorned with fresh flowers & glowing candles that will light up your table. Call 1-800-245-6896 or go to www.333.flowerclub.com & mention promo code: BNN48

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

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

Crediting of Payments: Payments received by 1:00 p.m. on any day except December 25 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon, if the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of 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.

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To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance for each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charge for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s).

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

Grace Period (at least 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 Discrepancies About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services 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 90 days after we sent you the first bill on which the error or problem appeared. You can teleadvertise 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.

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MA060504

Page 46 of 121  
Statement for account number: 4266 8410 1219 9566



New Balance \$1,990.88  
Payment Due Date 01/21/05  
Past Due Amount \$0.00  
Minimum Payment \$39.00

Amount Enclosed \$

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

Did you know you could transfer balances online?  
Check out if you qualify by going to [www.bank-oneBT.com](http://www.bank-oneBT.com).

426684101219956600003900001990883

CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

10950 BEX Z 36204  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



⑆5000 16028⑆ 203 10121995663⑆



Statement Date: 11/28/04 - 12/27/04  
Payment Due Date: 01/21/05  
Minimum Payment Due: \$39.00

**CUSTOMER SERVICE**  
In U.S. 1-800-436-7927  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance \$2,013.23  
Payment, Credits -\$40.00  
Purchases, Cash, Debits +\$17.65  
New Balance \$1,990.88

Total Credit Line \$6,500  
Available Credit \$4,509  
Cash Access Line \$1,300  
Available for Cash \$1,300

**ACCOUNT INQUIRIES**

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

**PAYMENT ADDRESS**

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

**VISIT US AT:**  
[www.cardmemberservices.com](http://www.cardmemberservices.com)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/18	13533530424253214062984	Payment Thank You Wilmington DE	\$40.00	
12/27		FIRST PROTECT 1-888-314-4371		17.65

**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	0.0000%	0.00%	\$64.42	\$0.00	\$0.00	\$0.00
Cash advances	.05477%	19.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.00000%	0.00%	\$1,918.81	\$0.00	\$0.00	\$0.00

Total finance charges \$0.00

Effective Annual Percentage Rate (APR): 0.00%

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!

We have your holiday shopping all wrapped up! Get 15%\* off all our festive gifts when you use promotion code BANK36! From flowers and plants to gourmet items and fine giftware, 1-800-FLOWERS.COM(R) is your holiday gifting headquarters. \*For details, please visit [WWW.1800FLOWERS.COM/DISCLAIMER](http://WWW.1800FLOWERS.COM/DISCLAIMER)

\*\*\*Take \$10 off AIs Family Farms Florida Gift Citrus!\*\*\*  
A big discount on 20 lbs navel oranges, grapefruit, or mixed First time buyers only-\$23.95 plus S/H, limit 2, ends 01/15.  
Visit [WWW.ENJOYCITRUS.COM](http://WWW.ENJOYCITRUS.COM) or call 1-888-231-2314 DEPT. 066  
Cardmember Customer Service: 1-800-955-9900.

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. 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 1:30 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 1:00 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 by 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 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 minus the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15040, Wilmington, DE 19850-5040. 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 right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. purchases, balance transfers, cash advances, convenience checks, promotional balances or overlimit 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 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 those periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of 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 over-draft 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 15200, Wilmington, DE 19850-5200 as soon as possible. We must hear from you no later than 90 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 merchant 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.

MA-01504

Statement for account number: 4266 8410 1219 9566



New Balance \$1,916.69  
 Payment Due Date 02/21/05  
 Past Due Amount \$0.00  
 Minimum Payment \$38.00

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

Did you know you could transfer balances online?  
 Check out if you qualify by going to [www.bankoneBT.com](http://www.bankoneBT.com).

426684101219956600003800001916697

CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153

15869 BEX Z 02705  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-0916



⑆500016028⑆ 203 10 1 2 1995663⑈



Statement Date: 12/28/04 - 01/27/05  
 Payment Due Date: 02/21/05  
 Minimum Payment Due: \$38.00  
**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 Español 1-888-446-3308  
 TDD 1-800-955-8060  
 Outside U.S. call collect  
 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Previous Balance \$1,990.88  
 Payment, Credits -\$74.19  
 New Balance \$1,916.69

Total Credit Line \$6,500  
 Available Credit \$4,583  
 Cash Access Line \$1,300  
 Available for Cash \$1,300

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT:

[www.cardmemberservices.com](http://www.cardmemberservices.com)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
12/27	74266850043232000004713	FIRST PROTECT REFUND DE	\$17.65	
11/26	74266850043232000004721	FIRST PROTECT REFUND DE	17.54	
01/18	10180180412270211620101	Payment Thank You Wilmington DE	39.00	

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	.00000%	0.00%	\$24.98	\$0.00	\$0.00	\$0.00
Cash advances	.05477%	19.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.00000%	0.00%	\$1,918.12	\$0.00	\$0.00	\$0.00

Total finance charges \$0.00

Effective Annual Percentage Rate (APR): 0.00%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. THANK YOU FOR YOUR CONTINUED BUSINESS AND WELCOME TO CHASE!

As a valued cardmember you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [WWW.VALUECENTER.COM](http://WWW.VALUECENTER.COM) and enter in 129627 where it asks for your certificate number. Act now; QUANTITIES ARE LIMITED!

Send your sweetheart a beautiful bouquet of flowers for Valentine's Day on February 14th! Hundreds to choose from. Same day delivery available in most areas but don't wait! Order 24 hours a day at [www.circuitcity.flowerclub.com](http://www.circuitcity.flowerclub.com) or call 1-800-822-0307 & mention promo code: CCJ58

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Loss 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 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 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 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, 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, 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 rebills (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 created 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 itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of 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 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 of your question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment at 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 period 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 don't operate the merchant, or if we're not the advertiser for the property or service, all purchases are covered regardless of amount or location of purchase.

MA101 504



Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

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

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 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 re-presentation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account 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 in the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. purchases, balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, 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. If a periodic finance charge was already billed on purchases financed on your previous statement or was received payment of your item balance on your previous statement in full by the date and time your payment was due.

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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 15200, Wilmington, DE 19850-5200 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.

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MAC20105

Statement for account number: 4266 8410 1219 9566



New Balance \$1,880.69 Payment Due Date 04/21/05 Past Due Amount \$0.00 Minimum Payment \$37.00

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

426684101219956600003700001880698

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

09754 BEX Z 06205 JILL A HOYT 709 WESTOVER RD WESTOVER PA 16892-8916



⑆500016028⑆ 20310121995663⑆



Statement Date: 02/28/05 - 03/27/05 CUSTOMER SERVICE
Payment Due Date: 04/21/05 In U.S. 1-800-436-7927
Minimum Payment Due: \$37.00 Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

ACCOUNT INQUIRIES

Previous Balance \$1,878.69 Total Credit Line \$6,500 P.O. Box 15298
Payment, Credits -\$37.00 Available Credit \$4,619 Wilmington, DE 19800-5298
Purchases, Cash, Debits +\$39.00 Cash Access Line \$1,300
New Balance \$1,880.69 Available for Cash \$1,300

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

VISIT US AT: www.chase.com/creditcards

TRANSACTIONS

Table with columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Debit. Includes entries for 03/25 LATE FEE and 03/26 PAYMENT - THANK YOU.

FINANCE CHARGES

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

Table with columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Includes rows for Purchases, Cash advances, and Balance transfer.

Total finance charges \$0.00

Effective Annual Percentage Rate (APR): 0.00%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU DO TODAY, WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED BUSINESS AND WELCOME TO CHASE!

No Strings, No Commitments and No Obligation! Get \$10 of FREE Gas. No kidding. Just Call 1-800-391-3345 to listen to an offer. Brought to you by National Union Fire Insurance Company, of Pittsburgh, PA. Limit one per household

Get 4 complimentary weeks of The Wall Street Journal, the most respected, trustworthy and useful newspaper throughout the world! After your 4 complimentary weeks, an additional 26 weeks will be available to you for \$107.50 Call Today! 1-800-774-2657, ask for code 2BJCMY.

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

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation 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 crediting the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained 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 15249, Wilmington, DE 19850-5249. 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 charge, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended. To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, 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 finalized 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 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 15249 Wilmington, DE 19850-5249 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 even or contact 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.)

MA220105



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.

Ordering of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments 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 stub from the envelope provided with our billing cycle 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 Cleared Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and any re-presentation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is not "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 19850-5049. 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 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 to 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 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 balances 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 Discrepancies About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 90 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.)

MAC20105

**Statement** for account number: 4266 8410 1219 9566



New Balance \$1,845.69  
 Payment Due Date 06/21/05  
 Past Due Amount \$0.00  
 Minimum Payment \$36.00

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

426684101219956600003600001845698

CARDMEMBER SERVICE  
 PC BOX 15153  
 WILMINGTON DE 19886-5153

38198 BEX Z 14705 D  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



⑆500016028⑆ 20310121995663⑈



Statement Date: 04/28/05 - 05/27/05  
 Payment Due Date: 06/21/05  
 Minimum Payment Due \$36.00  
**CUSTOMER SERVICE**  
 In U.S. 1-800-436-7927  
 Español 1-888-446-3308  
 TDD 1-800-955-8050  
 Outside U.S. call collect  
 1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$1,882.69	Total Credit Line	\$6,500
Payment, Credits	-\$37.00	Available Credit	\$4,654
New Balance	\$1,845.69	Cash Access Line	\$1,300
		Available for Cash	\$1,300

**ACCOUNT INQUIRIES**

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

**PAYMENT ADDRESS**

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

**VISIT US AT:**

[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
05/18	11391380411549265903808	PAYMENT - THANK YOU	\$37.00	

**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	0.0000%	0.00%	\$28.66	\$0.00	\$0.00	\$0.00
Cash advances	05477%	19.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	0.0000%	0.00%	\$1,841.69	\$0.00	\$0.00	\$0.00

Total finance charges \$0.00

Effective Annual Percentage Rate (APR): 0.00%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [WWW.VALUECENTER.COM](http://WWW.VALUECENTER.COM) and enter in 143206 where it asks for your certificate number. Act now, quantities are limited!

You're entitled to a Cardmember Thank You valued up to \$45.00! Simply call before July 15, 2005 to claim yours by selecting your favorite DVD movies. Best of all, shipping and handling is absolutely FREE and there's no club to join. Just call now for details and selections! 1-888-536-7081.

Did you know you could transfer balances online?  
 Check out if you qualify by going to [www.chase.com/balancetransfer](http://www.chase.com/balancetransfer).

Do you wish there were fewer bills in your mailbox?  
 Switch to Paperless Credit Card Statements and view it all online.  
 Sign up at [www.chase.com/creditcards](http://www.chase.com/creditcards) today!

This Statement is a Facsimile - Not an original

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 listed on the front of your statement. Advice is always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

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

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks at first presentation and any representation, from the bank account or 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, 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.

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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 financed on your previous statement or we received payment of your fees balance on your previous statement in full by the date and time your payment was due.

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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 15096 Wilmington, DE 19850-5096 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.

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 Statement for account number: 4266 8410 1219 9566



New Balance \$1,805.69  
 Payment Due Date 07/22/05  
 Past Due Amount \$0.00  
 Minimum Payment \$36.00

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

426684101219956600003600001805692

06939 BEX Z 17805 D  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PC BOX 15153  
 WILMINGTON DE 19886-5153

⑆500016028⑆ 20310121995663⑆



Statement Date: 05/28/05 - 06/27/05  
 Payment Due Date: 07/22/05  
 Minimum Payment Due: \$36.00  
 CUSTOMER SERVICE  
 In U.S. 1-800-436-7927  
 Español 1-888-446-3308  
 TDD 1-800-955-8060  
 Outside U.S. call collect  
 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

ACCOUNT INQUIRIES

Previous Balance \$1,845.59  
 Payment, Credits -\$40.00  
 New Balance \$1,805.69

Total Credit Line \$6,500  
 Available Credit \$4,694  
 Cash Access Line \$1,300  
 Available for Cash \$1,300

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

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

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
06/19	11701700415834269052580	PAYMENT - THANK YOU	\$40.00	

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	00000%	0.00%	\$2.83	\$0.00	\$0.00	\$0.00
Cash advances	05477%	19.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	00000%	0.00%	\$1,831.23	\$0.00	\$0.00	\$0.00

Total finance charges \$0.00  
 Effective Annual Percentage Rate (APR): 0.00%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.  
 The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Effective July 1, electronic payment (Epay) requests received prior to 4 PM Eastern Time on a business day will post to your account the same day. Epay requests received after 4 PM or on a weekend or federal holiday will post to your account the next business day.

Final Notice of Cardmember Thank You before August 10, 2005!  
 For a limited time, you're entitled to claim a year of 3 magazines worth up to \$100.00 as a Thank You! Call before 8:10:05 to claim yours. They are reserved for you! Call for details to get \$100 worth of your favorites! 1-800-586-5857.

No commitments and no obligation!  
 Get your \$10 FREE gas voucher. No kidding.  
 Just call 1-800-505-9523 to listen to an offer.  
 Brought to you by National Union Fire Insurance Company,  
 of Pittsburgh, Pa. Limit one per household.

This Statement is a Facsimile - Not an original

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

We may report information about your account to credit bureaus. Late payments, missed payments or other 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 re-presentment, from the bank account on which the check was drawn. Our record 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 15290, Wilmington, DE 19850-5290. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any rights of recovery are 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 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 charge, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

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

balance for each feature, 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 billed on your previous statement or we received payment of your late 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). These charges will 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 15290, Wilmington, DE 19850-5290 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

MA120105

Page 76 of 121  
Statement for account number: 4266 8410 1219 9566

New Balance \$1,945.81  
Payment Due Date 08/21/05  
Past Due Amount \$0.00  
Minimum Payment \$38.00



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

426684101219956600003800001945810000001

19219 BEX Z 20805 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19388-5153

⑆5000 16028⑆ 203 10 1 2 1995663⑈



Statement Date: 08/28/05 - 07/27/05  
Payment Due Date: 08/21/05  
Minimum Payment Due: \$38.00  
CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Outside U.S. call collect  
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

ACCOUNT INQUIRIES

Previous Balance \$1,805.69 Total Credit Line \$6,500  
Payment, Credits -\$36.00 Available Credit \$4,554  
Purchases, Cash, Debits +\$176.12 Cash Access Line \$1,300  
New Balance \$1,945.81 Available for Cash \$1,300

P.O. Box 15298  
Wilmington, DE 19850-5298  
PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19388-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
07/06	24465015187140006222811	WAL-MART #2129 CLEARFIELD PA		\$89.27
07/18	11991990417128253013151	PAYMENT - THANK YOU	\$6.00	
07/20	24403696202900520200228	CHERISHED MEMORIES 724-3757911 PA		32.61
07/25	24246515207957349100068	STROLLO TRUE VALUE NORTHERN CAMB PA		54.04

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	.00000%	0.00%	\$79.61	\$0.00	\$0.00	\$0.00
Cash advances	.05477%	19.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.00000%	0.00%	\$1,793.69	\$0.00	\$0.00	\$0.00
Total finance charges						\$0.00

Effective Annual Percentage Rate (APR): 0.00%  
Please see reverse side for balance computation method, grace period, and other important information.  
The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.  
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Effective July 1, electronic payment (Epay) requests received prior to 4 PM Eastern Time on a business day will post to your account the same day. Epay requests received after 4 PM or on a weekend or federal holiday will post to your account the next business day.

Final Notice of Free Cardmember Thank You before 9/10/05!  
You're entitled to a Free \$100.00 Cardmember Thank You good for 3 magazines FREE for a year! Call by 9/10/05 to claim yours with just a low one-time \$2 processing fee. They've been reserved for you! Call for details. 1-800-280-4607.

As a valued cardmember, you are eligible to receive high-quality merchandise from top brands like Cross, Lenox, and John Deere! Just go to WWW.VALUECENTER.COM and enter 1-3313 where it asks for your certificate number. These products are not available to the general public, so act now!

This Statement is a Facsimile - Not an original

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 discussed for these payments.

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and any 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, 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 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 credit card 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 used might used to determine that rate and the corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, 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, (e.g., on finance charges 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 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, you cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, you letter or call using the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

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

Statement for account number: 4266 8410 1219 9566

New Balance \$2,120.87 Payment Due Date 09/21/05 Past Due Amount \$38.00 Minimum Payment \$80.00



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

426684101219956600008000002120870000002

08328 BEK Z 23905 D JILL A HOYT 709 WESTOVER RD WESTOVER PA 16692-8916



CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

⑆5000 16028⑆ 203 10 1 2 1 9 9 5 6 6 3 ⑈



Statement Date: 07/28/05 - 08/27/05 Payment Due Date: 09/21/05 Minimum Payment Due: \$80.00

CUSTOMER SERVICE In U.S. 1-800-545-2000 Español 1-888-446-3308 TDD 1-800-555-8060 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

ACCOUNT INQUIRIES

Previous Balance \$1,945.81 Purchases, Cash, Debits +\$175.06 New Balance \$2,120.87

Total Credit Line \$6,500 Available Credit \$4,379 Cash Access Line \$1,300 Available for Cash \$0

P.O. Box 15298 Wilmington, DE 19853-5298

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19856-5153

VISIT US AT: www.chase.com/creditcards

Your credit card account is past due! Please send payment immediately. Call 1-800-956-8030 (collect 1-302-594-8200) today.

TRANSACTIONS

Table with columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Rows include transactions from 08/18 to 08/24.

FINANCE CHARGES

Table with columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Total finance charges: \$0.00

Effective Annual Percentage Rate (APR): 0.00%

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

This Statement is a Facsimile - Not an original

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 Service address listed on your billing statement.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at first presentation and any 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 19850-5049. We reserve all our rights regarding these payments. If it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance. We may refuse to accept any cash 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 rate shown on this statement, separately for each feature (i.e., balance transfers, convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overlimit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "VR" 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 use the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your then balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine the average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance 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 then balance on your current statement by the date and time your payment is due and also payment of your then 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 overlimit 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 then balance includes a qualified promotional balance, pay your full then 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 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 error you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call listing the Cardmember Service address or telephone number shown on this statement, must reach us at least three business days before the automatic payment is scheduled to occur.
- Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Statement for account number: 4266 8410 1219 9566

New Balance \$2,161.08 Payment Due Date 10/22/05 Past Due Amount \$0.00 Minimum Payment \$43.00



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

426684101219956600004300002161080000005

09153 REX 2 27005 D JILL A HOYT 709 WESTOVER RD WESTOVER PA 16692-8916



CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19866-5153

15000 160 28 203 10 12 199566 3



Statement Date: 08/28/05 - 09/27/05 Payment Due Date: 10/22/05 Minimum Payment Due \$43.00 CUSTOMER SERVICE In U.S. 1-800-545-2000 Español 1-888-446-3308 TDD 1-800-555-8060 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

ACCOUNT INQUIRIES

Previous Balance \$2,120.87 Total Credit Line \$6,500 P.O. Box 15298 Wilmington, DE 19853-5298 Payment, Credits -\$80.00 Available Credit \$4,338 Purchases, Cash, Debits +\$105.42 Cash Access Line \$1,300 PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19866-5153 Finance Charges +\$14.79 Available for Cash \$1,300 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.

TRANSACTIONS

Table with columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Rows include STROLLO TRUE VALUE, UNI MARTS, and SHEETZ.

FINANCE CHARGES

Table with columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Total finance charges: \$14.79

Effective Annual Percentage Rate (APR): 7.99%

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

IMPORTANT NEWS

Claim your Cardmember Thank You before November 10, 2005! For Being a valued Cardmember, we've arranged for you to receive up to \$100.00 worth of your favorite magazines. Call by 11/10/05 to guarantee your selections. As a valued Cardmember, you are eligible to receive high-quality merchandise from top brands like Cross, Lenox, and John Deere!

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable 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; this 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 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 included 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 debit draw against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and no image will be maintained in our records.

Confidential 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. 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 each 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 on 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 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 credits (including less, 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 added on purchases reported 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 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 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 and 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, call our Cardmember Service on a separate sheet at P.O. Box 15050, Wilmington, DE 19850-0250 as soon as possible. We must hear from you within 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but today 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 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 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 2 of 121  
**Statement for account number: 4266 8410 1219 9566**

New Balance \$2,308.26    Payment Due Date 11/21/05    Past Due Amount \$0.00    Minimum Payment \$46.00



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

426684101219956600004600002308260000009

17379 BEX 2 3006 D  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153

⑆500016028⑆ 20310121995663⑆



Statement Date: 09/28/05 - 10/27/05    **CUSTOMER SERVICE**  
 Payment Due Date: 11/21/05    In J.S. 1-800-945-2000  
 Minimum Payment Due: \$46.00    Español 1-888-446-3308  
 TDD 1-800-955-8060  
 Outside U.S. call collect  
 1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

**ACCOUNT INQUIRIES**

Previous Balance \$2,161.08    Total Credit Line \$6,500  
 Payment, Credits -\$43.00    Available Credit \$4,191  
 Purchases, Cash, Debits +\$175.70    Cash Access Line \$1,300  
 Finance Charges +\$14.48    Available for Cash \$1,300  
 New Balance \$2,308.26

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
10/20	24455015293140007382771	WAL-MART #2663 EBENSBURG PA		\$167.25
10/21	12942940408895215904610	PAYMENT - THANK YOU	43.00	
10/21	24138295295327106652465	LOWE'S #446 ALTOONA PA		8.45

**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	.02189%	7.99%	\$419.92	\$2.76	\$0.00	\$2.76
Cash advances	.05477%	19.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.02189%	7.99%	\$1,784.59	\$11.72	\$0.00	\$11.72
Total finance charges						\$14.48

Effective Annual Percentage Rate (APR): 7.99%

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.

**IMPORTANT NEWS**

**URGENT:** This month, valued Cardmembers have been issued a Thank You worth up to \$100 entitling you to a full year of three magazines. They've already been reserved for you. Quantities are limited, so call by 12/10/05 to claim your Thank You of up to \$100 and for details. 1-800-943-3511.

Take \$10 off Florida's finest citrus at Al's Family Farms!!!  
 Big savings on 20 lbs navel oranges, grapefruit, or mixed.  
 First time buyers only-\$24.95 plus s&h, limit 2, ends 01/15.  
 Visit [WWW.ENJOYCITRUS.COM](http://WWW.ENJOYCITRUS.COM) or call 1-888-231-2314 dept.05x  
 Cardmember customer service 1-800-955-9900.

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach an Author 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; this envelope cannot contain more than one payment or coupon; and there can be no stamps, paper clips, tape or correspondence indicated 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 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 Payment: Any payment check or other form of payment that you send us by less than the full balance due that is marked "hold in full" or contains a similar notation or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, PO Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is recalled 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 Charge: 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 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 added on purchases based on your previous statement or the received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(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 bill of 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 15229, Wilmington, DE 19850-3229 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 180 protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if the new or goods the merchant, or if we mailed you the advertisement for the property or services.

MA071005

Page 20 of 121  
**Statement** for account number: 4266 8410 1219 9566.

New Balance \$2,776.52    Payment Due Date 12/22/05    Past Due Amount \$0.00    Minimum Payment \$55.00



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

426684101219956600005500002776520000001

12529 BEX Z 33105 D  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8816



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153

⑆500016028⑆ 20310121995663⑆



Statement Date: 10/28/05 - 11/27/05  
 Payment Due Date: 12/22/05  
 Minimum Payment Due \$55.00

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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

**ACCOUNT INQUIRIES**

Previous Balance \$2,308.26    Total Credit Line \$6,500  
 Payment, Credits -\$46.00    Available Credit \$3,723  
 Purchases, Cash, Debits +\$496.54    Cash Access Line \$1,300  
 Finance Charges +\$17.72    Available for Cash \$1,300  
 New Balance \$2,776.52

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/27	24164075300498755259378	020127 SHEETZ 00001271 CARROLLTOWN PA		\$20.00
10/27	24226385300360315976769	WM SUPERCENTER EBENSBURG PA		47.50
11/01	24592165305000620866950	THE PAMPERED CHEF 630-678-5751 IL		15.64
11/04	24761975309507509010447	AC MOORE ARTS&CRAFT 51 ALTOONA PA		67.65
11/04	24761975309507509010454	AC MOORE ARTS&CRAFT 51 ALTOONA PA		19.64
11/09	24455015313140007213089	WAL-MART #2663 EBENSBURG PA		77.00
11/13	24445005318290872051335	GIANT EAGLE #0624 N CAMBRIA PA		13.31
11/14	24246515319508680737151	TOYS R US #8368 ALTOONA PA		119.75
11/14	24387755319004055583387	AEROPOSTALE #336 ALTOONA PA		35.98
11/14	24164075319056001254178	B. MOSS 00100859 ALTOONA PA		12.49
11/15	24164075319498832892745	0252 SHEETZ 00002527 CLEARFIELD PA		20.00
11/15	24455015319140006137234	WAL-MART #2129 CLEARFIELD PA		47.58
11/19	13233230408784250002484	PAYMENT - THANK YOU	46.00	

**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	.02189%	7.99%	\$825.94	\$5.61	\$0.00	\$5.61
Cash advances	.05477%	19.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.02189%	7.99%	\$1,783.85	\$12.11	\$0.00	\$12.11
<b>Total finance charges</b>						<b>\$17.72</b>

**Effective Annual Percentage Rate (APR):** 7.99%

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.

**IMPORTANT NEWS**

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [www.valuecenter.com](http://www.valuecenter.com) and enter in 154039 where it asks for your certificate number. Act Now, quantities are limited.

Take \$10 off Florida's finest citrus at A's Family Farms!!!  
 Big savings on 20 lbs navel oranges, grapefruit or mixed.  
 First time buyers only. \$24.95 plus S&H, limit 2, ends 01/15.  
 Visit [www.enjoycitrus.com](http://www.enjoycitrus.com) or call 1-888-231-2314 dept. 06x.

**This Statement is a Facsimile - Not an original**

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 reason 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 Advisor, or our web site will be subject to any processing times disclosed for those payments.

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

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 no image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, 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/overdraws, checks and cash advance checks (check transactions), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the 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 featured 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 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 Customer 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 of your question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. 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 for account number: 4266 8410 1219 9566

New Balance \$2,739.76 Payment Due Date 01/21/06 Past Due Amount \$0.00 Minimum Payment \$54.00



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

426684101219956600005400002739765115537

11180 BEX 2 35105 D JILL A HOYT 709 WESTOVER RD WESTOVER PA 16692-8916



CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19888-5153

⑆5000 16028⑆ 203 10 1 2 199566 3⑈



Statement Date: 11/28/05 - 12/27/05 Payment Due Date: 01/21/06 Minimum Payment Due: \$54.00 CUSTOMER SERVICE In U.S. 1-800-945-2000 Español 1-888-446-3308 TDD 1-800-955-8060 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Table with 2 columns: Description and Amount. Rows include Previous Balance (\$2,776.52), Payment/Credits (-\$55.00), Finance Charges (+\$18.24), and New Balance (\$2,739.76).

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT: www.chase.com/creditcards

TRANSACTIONS

Table with 5 columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Row 1: 12/23, 13573570406560140050373, PAYMENT - THANK YOU, \$55.00.

FINANCE CHARGES

Table with 7 columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Total finance charges: \$18.24.

Effective Annual Percentage Rate (APR): 7.99%

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.

IMPORTANT NEWS

To help you reduce your balance more quickly, your minimum payment is increased with this statement. This ensures that your principal balance is reduced by at least 1% each month. If you pay more than the Minimum Payment, this change may not affect you. Please see the enclosure for details.

Send sensational season's greetings with unforgettable gifts from 1-800-FLOWERS.COM(R)! Get 15% off your purchase of fresh flowers, gourmet gift baskets, gorgeous wreaths, centerpieces and more when you use promotion code BANK43. \*For details please visit WWW.1800FLOWERS.COM/DISCLAIMER.

Pay today, log on to www.chase.com/creditcards It's fast, secure, and free!

Take \$10 off Florida's finest citrus at Al's Family Farms!!! Big savings on 20 lbs navel oranges, grapefruit or mixed. First time buyers only: \$24.95 plus S&H, limit 2, ends 01/15. Visit www.enjoycitrus.com or call 1-888-231-2314 dept. 06x.

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. Advancements are always available to assist you. You can reach an Advantec 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 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 wish to use the Cardmember Service address listed on your billing statement.

**Checks Collected Electronically:** We reserve the right to electronically collect your eligible payment checks, at first presentation and any re-presentation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account 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 if 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 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 started 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 (such as the rate 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 15295, Wilmington, DE 19850-5295 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

Statement for account number: 4266 8410 1219 956L

New Balance \$3,025.81 Payment Due Date 02/21/06 Past Due Amount \$54.00 Minimum Payment \$185.00



Amount Enclosed \$

Empty box for 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

426684101219956600018500003025815315537

09771 BEK 2 02706 D JILL A HOYT 709 WESTOVER RD WESTOVER PA 16692-8916



CARDMEMBER SERVICE PC BOX 15153 WILMINGTON DE 19386-5153

5000 160 28: 203 10 1 2 1 9 9 5 6 6 3 11



Statement Date: 12/28/05 - 01/27/06 Payment Due Date: 02/21/06 Minimum Payment Due: \$185.00

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

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

ACCOUNT INQUIRIES

Previous Balance \$2,739.76 Purchases, Cash, Debits +\$223.88 Finance Charges +\$52.17 New Balance \$3,025.81

Total Credit Line \$6,500 Available Credit \$3,474 Cash Access Line \$1,300 Available for Cash \$0

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

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19686-5153

VISIT US AT: www.chase.com/creditcards

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

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

The new APR and promotional rate expiration reflected on this statement is a result of a late payment on your account. For your convenience, you can always pay online by accessing our website displayed on this statement.

TRANSACTIONS

Table with columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Includes LATE FEE and WM SUPERCENTER EBENSBURG PA.

FINANCE CHARGES

Table with columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Total finance charges \$62.17.

Effective Annual Percentage Rate (APR): 26.24%

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.

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. Advertisements are always available to assist you. You can reach an Advertiser by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post-office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order (payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution). Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the 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 31 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, in 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 payment and any representation from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a 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 your otherwise lender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15940, Wilmington, DE 19850-5940. 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 your note 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 the statement, separately for each feature (e.g., balance transfers, new checks and cash advance checks, credit transactions, purchases, balance transfers, cash advances, promotional balances or overlimit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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 use 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 issuer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us 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 utilize 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 25 days)

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overlimit 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 an amount 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, write: Cardmember Service on a separate sheet at P.O. Box 16239 Wilmington, DE 19850-0239 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, our 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 surcharges 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 products or services.

Statement for account number: 4266 8410 1219 9566.

New Balance \$2,917.03 Payment Due Date 03/24/06 Past Due Amount \$0.00 Minimum Payment \$135.00



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

42668410121995660003500002917035115539

09322 BEX Z 05806 D JILL A HOYT 709 WESTOVER RD WESTOVER PA 16592-8916



CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

5000 160 28: 203 10 1 2 1 9 9 5 6 6 3



Statement Date: 01/28/06 - 02/27/06 Payment Due Date: 03/24/06 Minimum Payment Due: \$135.00

CUSTOMER SERVICE In U.S. 1-800-945-2000 Español 1-888-448-3308 TDD 1-800-855-8060 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

ACCOUNT INQUIRIES

Previous Balance \$3,025.81 Payment, Credits -\$239.00 Purchases, Cash, Debits +\$62.90 Finance Charges +\$67.32 New Balance \$2,917.03

Total Credit Line \$6,500 Available Credit \$3,582 Cash Access Line \$1,300 Available for Cash \$1,300

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

VISIT US AT: www.chase.com/creditcards

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

TRANSACTIONS

Table with columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount (Credit/Debit). Rows include payments and a late fee.

FINANCE CHARGES

Table with columns: Category, Daily Periodic Rate, Corresponding APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, FINANCE CHARGES. Total finance charges: \$67.32

Effective Annual Percentage Rate (APR): 26.49%

Please see Information About Your Account section for balance computation method, grace period, and other important information. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

URGENT: This month, valued cardmembers have been issued a Thank You worth up to \$100 entitling you to a full year of three magazines. They've already been reserved for you. Quantities are limited, so call by 04/10/08 to claim your Thank You of up to \$100 and for details. 1-800-882-6318. 3GX

Thank you for being a valued Cardmember.

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to www.valuecenter.com and enter in 157347 where it asks for your certificate number. Act Now, quantities are limited.

Are you feeling the winter blahs? Take advantage of this special offer to enjoy TripSaver's money saving discounts on travel and entertainment. Call 1-888-855-5776 to enroll and you can learn how to earn your 2 night/3 day hotel stay. CPP N.A. offers TripSaver and is not affiliated with Chase.

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 2 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 if required, 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 presentment and any re-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 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 15249, Wilmington, DE 19850-5249. 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, when 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 transactions"), purchases, balance transfers, cash advances, promotional balances or credit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are 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 payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, 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 credit 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 interest charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15249 Wilmington, DE 19850-5249 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 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.

Page 106 of 121  
**Statement** for account number: 4266 8410 1219 9566



New Balance \$2,867.60  
 Payment Due Date 04/21/08  
 Past Due Amount \$0.00  
 Minimum Payment \$88.00

Tax time is almost here. Make your payment using your credit card. For details visit [officialpayments.com/Chase.jsp](http://officialpayments.com/Chase.jsp)

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

426684101219956600008800002867605115535

14360 BEX Z 08506 D  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153

⑆5000 16028⑆ 20310121995663⑆



Statement Date: 02/28/06 - 03/27/06  
 Payment Due Date: 04/21/06  
 Minimum Payment Due: \$88.00  
**CUSTOMER SERVICE**  
 In U.S. 1-800-945-2000  
 Español 1-888-446-3308  
 TDD 1-800-935-8060  
 Outside U.S. call collect 1-302-534-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

**ACCOUNT INQUIRIES**

Previous Balance \$2,917.03  
 Payment Credits -\$135.00  
 Purchases, Cash, Debits +\$25.90  
 Finance Charges +\$59.67  
 New Balance \$2,867.60

Total Credit Line \$6,500  
 Available Credit \$3,632  
 Cash Access Line \$1,300  
 Available for Cash \$1,300

P.O. Box 15298  
 Wilmington, DE 19850-5298  
**PAYMENT ADDRESS**  
 P.O. Box 15153  
 Wilmington, DE 19883-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
03/18	24692166077000635416845	TWX*AOL SERVICE 0306 800-827-6364 NY		\$25.90
03/24	10830830418552242941749	PAYMENT - THANK YOU	135.00	

**FINANCE CHARGES**

Category	Daily Periodic Rate 28 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .07258%	26.49%	\$1,113.27	\$22.63	\$0.00	\$22.63
Cash advances	V .07258%	26.49%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .07258%	26.49%	\$1,822.49	\$37.04	\$0.00	\$37.04
Total finance charges						\$59.67

Effective Annual Percentage Rate (APR): 26.49%

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**

Final Cardmember Rewards Notice before May 10, 2008!  
 As a valued Cardmember, you're entitled to Rewards valued up to \$170.00! You must act quickly. Quantities are limited. So log on now for details and to claim your magazine Rewards valued up to \$170.00! [www.321mags.com/Rewards](http://www.321mags.com/Rewards).

Get 4 complimentary weeks of today's Wall Street Journal, the world's most trusted source of vital business news and analysis. After your 4 complimentary weeks, an additional 26 weeks (30 in all) will be made available to you for the low rate of only \$33.75. 1-800-460-3743, code 27JAMM.

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](http://www.officialpayments.com/chase) or call 1-800-2PAY-TAX for details.

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 inside through the envelope window. The envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence 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 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.

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 checks 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.

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 not a valid dispute or if any such check or payment 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 transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the 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, annual finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, 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 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 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 19850-0299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you 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 (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

**Statement** for account number: 4266 8410 1219 9566

New Balance \$3,090.50    Payment Due Date 05/22/06    Past Due Amount \$0.00    Minimum Payment \$98.00



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

426684101219956600009800003090500000006

07577 BX 2 11706 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16592-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

⑆500016028⑆ 20310121995663⑈



Statement Date: 03/28/06 - 04/27/06  
Payment Due Date: 05/22/06  
Minimum Payment Due \$98.00

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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$2,867.50	Total Credit Line	\$5,500
Payment, Credits	-\$88.00	Available Credit	\$3,409
Purchases, Cash, Debits	+\$243.08	Cash Access Line	\$1,300
Finance Charges	+\$67.82	Available for Cash	\$1,300
<b>New Balance</b>	<b>\$3,090.50</b>		

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
04/06	24164076096498334799395	010007 SHEETZ 00000075 ALTOONA PA		\$25.01
04/06	24492806096118000100081	HOLIDAY PHOTOS #74 ALTOONA PA		19.07
04/09	24164076099498346284540	010014 SHEETZ 00000141 ALTOONA PA		35.36
04/18	24455016108140005399077	WAL-MART #2129 CLEARFIELD PA		116.70
04/18	24164076108498381356426	0252 SHEETZ 00002527 CLEARFIELD PA		21.04
04/18	24692166108000319521350	TWX*AOL SERVICE 0406 800-827-6364 NY		25.90
04/21	1111110409281128313296	PAYMENT - THANK YOU	88.00	

**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 07326%	26.74%	\$1,167.37	\$26.52	\$0.00	\$26.52
Cash advances	V 07326%	26.74%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V 07326%	26.74%	\$1,813.33	\$41.30	\$0.00	\$41.30
<b>Total finance charges</b>						<b>\$67.82</b>

Effective Annual Percentage Rate (APR): 26.74%

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.

**IMPORTANT NEWS**

My Wines Reserve provides an inside look at wine from around the world. Receive \$10 off every order, free shipping and much more all for just \$9.99 per month. Call 1-888-855-5762 to enroll and receive a wine sample pack. CPP N.A. offers My Wines Reserve and is not affiliated with Chase.

NEW! Unlimited internet access with PeoplePC Online for only \$4.97/month for 3 months, then just \$9.95/month. With Virus Protection, Pop-Up Blocker, spam controls, Internet Call Waiting, and more! Call today! 1-888-5TRYNOW. Mention Offer Code: HEYDAY. Or visit: [www.peoplepc.com/go/heyday](http://www.peoplepc.com/go/heyday).

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 Advisor found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address label through the envelope window; the envelope cannot contain more than one payment 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. All first payment checks 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 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 19850-5299. 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 applying it to your not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/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 an "N" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and the corresponding 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 payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, 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 those results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic 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 is 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 of 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 set aside 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 that than 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 for account number: 4266 8410 1219 956.**

New Balance \$3,067.32    Payment Due Date 06/21/06    Past Due Amount \$0.00    Minimum Payment \$99.00



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

426684101219956600009900003087320000009

90500 BEX 2 14706 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

⑆5000 160281⑆ 203 10 12 1995663⑆



Statement Date: 04/28/06 - 05/27/06  
Payment Due Date: 06/21/06  
Minimum Payment Due: \$99.00

**CUSTOMER SERVICE**  
In U.S. 1-800-945-2000  
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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$3,090.50	Total Credit Line	\$6,500
Payment, Credits	-\$98.00	Available Credit	\$3,412
Purchases, Cash, Debits	+\$25.90	Cash Access Line	\$1,300
Finance Charges	+\$68.92	Available for Cash	\$1,300
<b>New Balance</b>	<b>\$3,067.32</b>		

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/18	24692166138000970370281	TWX*ACL SERVICE 0506 800-827-5364 NY		\$25.90
05/20	11401400414786214090977	PAYMENT - THANK YOU	98.00	

**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 07395%	26.99%	\$1,286.62	\$28.55	\$0.00	\$28.55
Cash advances	V 07395%	26.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V 07395%	26.99%	\$1,819.49	\$40.37	\$0.00	\$40.37
<b>Total finance charges</b>						<b>\$68.92</b>

Effective Annual Percentage Rate (APR): 26.99%

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**

Final and Only Thank-You Notice before July 10, 2006.  
As a valued Cardmember, you've been issued a Thank You up to \$100. Claim your favorites, each with a low fee of \$2.95. Log on for details and claim your Thank You up to \$100 from SynapseConnect. [www.giftcard100.com/Chase](http://www.giftcard100.com/Chase). Code 24616

Love your Pet? Happy Paws, a club for cats, dogs and birds, provides discounts on Pet Supplies, Pet Insurance and more! Enroll now by calling 1-888-881-4409 and find out how you can save \$20.00 on your next pet care service. CPP North America offers Happy Paws and is not affiliated with Chase.

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [www.rewardcenter.com](http://www.rewardcenter.com) and enter 161398 where it asks for your certificate number. Act now, quantities are limited.

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 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 the statement and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window. The envelope 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 1:30 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 Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks. At first presentation and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment 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 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 19850-5299. 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 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 "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 disclosed by the issuer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us 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 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 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 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 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 or 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 (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 misled you the advertisement for the property or services.

Page 118 of 121  
Statement for account number: 4266 8410 1219 9566



New Balance \$2,478.78  
Payment Due Date 07/22/06  
Past Due Amount \$0.00  
Minimum Payment \$89.00

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

426684101219956600008900002478780000007

01824 BEK Z 17806 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16592-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19836-5153

⑆5000 16028⑆ 20310121995663⑆



Statement Date: 05/23/06 - 06/27/06  
Payment Due Date: 07/22/06  
Minimum Payment Due: \$89.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-446-3308  
TDD 1-800-955-8080  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Previous Balance	\$3,087.32	Total Credit Line	\$6,500
Payment, Credits	-\$699.00	Available Credit	\$4,021
Purchases, Cash, Debits	+\$25.90	Cash Access Line	\$1,300
Finance Charges	+\$64.56	Available for Cash	\$1,300
New Balance	\$2,478.78		

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

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

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
06/13	1164164440000000253735	PAYMENT - THANK YOU	\$600.00	
06/18	24692166169000540939665	TWX*AOL SERVICE 0606 800-827-6364 NY		25.90
06/21	11721720414359100202371	PAYMENT - THANK YOU	99.00	

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 .07395%	26.99%	\$1,005.31	\$23.05	\$0.00	\$23.05
Cash advances	V .07395%	26.99%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .07395%	26.99%	\$1,810.64	\$41.51	\$0.00	\$41.51
Total finance charges						\$64.56

Effective Annual Percentage Rate (APR): 26.99%

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

For a limited time, you're entitled to claim up to \$100.00 worth of your favorite magazines. Respond now to receive an entire year of selections processed by NewSub Services. Call by August 10, 2006 for selections and automatic renewal details. Quantities are limited. Enjoy! 1-800-639-2820. 3J6

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to [www.rewardscenter.com](http://www.rewardscenter.com) and enter 162701 where it asks for your certificate number. Act now, quantities are limited

Get 4 complimentary weeks of The Wall Street Journal, the most respected, trustworthy and useful newspaper throughout the world! After your 4 complimentary weeks, an additional 26 weeks will be available to you for \$107.50. Call Today! 1-800-460-3126, ask for code 28JCST.

For convenient and secure, 24/7 account access visit [www.chase.com/creditcards](http://www.chase.com/creditcards)

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 9 or by entering 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 coupons 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 26 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our web site will be subject to any processing times 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. Whenever we receive information from your check to make a one-time electronic fund transfer, we will withdraw funds 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 of any such check is retained at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, either or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. 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/consumption checks and cash advance checks ("check transactions"), purchases, balance transfers, cash balances or over-the-advance). These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, 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 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 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 over-the-advance.

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 90 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but do not do so until we 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 Fees 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

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**Statement** for account number: 4266 8410 1219 956

New Balance \$2,890.94    Payment Due Date 08/21/06    Past Due Amount \$89.00    Minimum Payment \$215.00



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

426684101219956600021500002890940000000

14458 BEK Z 2006 D  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERV CE  
 PO BOX 15153  
 WILMINGTON DE 19836-5153

⑆5000 160 28⑆ 203 10 1 2 199566 3⑆



Statement Date: 06/28/06 - 07/27/06  
 Payment Due Date: 08/21/06  
 Minimum Payment Due: \$215.00

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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$2,478.78	Total Credit Line	\$5,500
Purchases, Cash, Debits	+\$353.30	Available Credit	\$3,609
Finance Charges	+\$58.86	Cash Access Line	\$1,300
New Balance	\$2,890.94	Available for Cash	\$0

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

**PAYMENT ADDRESS**  
 F.O. Box 15153  
 Wilmington, DE 19836-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

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

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
06/30	24323C16182116181010190	ERIE KOA MCKEAN PA		\$39.95
07/13	24445006195515935878381	GIANT EAGLE #0624 N CAMBRIA PA		68.62
07/14	24323016196251195020127	UNI MARTS #94009 CURWENSVILLE PA		25.50
07/15	24445006197517966292969	GIANT EAGLE #0624 N CAMBRIA PA		26.54
07/15	24792626197749014941974	RITE AID STORE 1494 NORTHERN CAMB PA		64.00
07/18	24692166199000293675704	TWX*AOL SERVICE 0706 800-627-6364 NY		25.90
07/23		LATE FEE		39.00
07/24	24164076206284009832183	GYMBOREE #038700003871 ALTOONA PA		39.94
07/24	24246516206508680733006	TOYS R US #8368 ALTOONA PA		23.85

**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 .07395%	26.99%	\$821.99	\$13.24	\$0.00	\$18.24
Cash advances	V .07463%	27.24%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .07395%	26.99%	\$1,830.75	\$40.62	\$0.00	\$40.62
Total finance charges						\$58.86

Effective Annual Percentage Rate (APR): 26.99%

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 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 a 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 meter one and a 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 26 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 details on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to bill 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 19850-0049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check received at any other address, we may accept the check and you still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, either or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. 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, check transactions, purchases, 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 debts (including fees, interest finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the 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 if we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle 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 25 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 the 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 or your bill, write Cardmember Service on a separate sheet at P.O. Box 15099, Wilmington, DE 19850-0099 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

Statement for account number: 4266 8410 1219 956

New Balance \$573.33 Payment Due Date 09/21/06 Past Due Amount \$0.00 Minimum Payment \$21.00



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

426684101219956600002100000673330000005

03046 BEK Z 23906 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

⑆5000 160281⑆ 203 10 1 2 199566 3⑈



Statement Date: 07/28/06 - 08/27/06  
Payment Due Date: 09/21/06  
Minimum Payment Due: \$21.00

**CUSTOMER SERVICE**  
In U.S. 1-800-945-2000  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Pay by phone 1-800-438-7958  
Outside U.S. call collect  
1-302-694-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$2,890.94	Total Credit Line	\$6,500
Payment, Credits	-\$2,478.78	Available Credit	\$5,826
Purchases, Cash, Debits	+\$246.08	Cash Access Line	\$1,300
Finance Charges	+\$15.09	Available for Cash	\$1,300
<b>New Balance</b>	<b>\$573.33</b>		

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
07/29	2469216621000225387160	TCC*COLORFUL IMAGES 800-272-9209 CO		\$45.24
07/29	12102100413490169141714	PAYMENT - THANK YOU	2,478.78	
08/03	24164076215498807540769	SHEETZ 0000554 N CAMBRIA PA		25.01
08/06	24164076218498820882365	SHEETZ 0000521 PATTON PA		26.80
08/07	24164076219498824633938	SHEETZ 00002527 CLEARFIELD PA		36.04
08/11	24164076223498842270471	SHEETZ 00000737 CLEARFIELD PA		22.09
08/13	24164076225498851518438	SHEETZ 00000554 N CAMBRIA PA		20.00
08/14	24210736226071081497293	BOOKS/CDS 8885515901 TN		45.00
08/18	24692166230000988398081	TWX*AOL SERVICE 0806 800-827-6364 NY		25.50

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	V .07395%	26.99%	\$193.35	\$4.44	\$0.00	\$0.00	\$4.44
Cash advances	V .07463%	27.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .07395%	26.99%	\$464.24	\$10.65	\$0.00	\$0.00	\$10.65
Total finance charges							\$15.09

Effective Annual Percentage Rate (APR): 26.99%

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**

Final Notice: Log on before October 15, 2008!  
As a valued Cardmember, you're entitled to a Thank You valued up to \$110.00 from NewSub Services. You must act quickly. Quantities are limited. So log on for details and your magazines now: [www.mybonuscenter.com/chase](http://www.mybonuscenter.com/chase). SW6

Claim your reward today! If you missed your opportunity last month, you still have time to claim your Jackie O. Jewelry Collection! Simply go to [www.rewardcenter.com](http://www.rewardcenter.com) and enter 164343 where it asks for your certificate number. It's Reward Center's way of saying "thanks."

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 3 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our advice 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 Conversions: 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 retaining it for 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, 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 the statement, that rate may vary and the index and margin used to determine the rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and 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 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's average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases remitted 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 26 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 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 by 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 16 of 121  
**Statement** for account number: 4266 8410 1219 9566

New Balance \$1,102.26 Payment Due Date 10/22/06 Past Due Amount \$0.00 Minimum Payment \$33.00



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

42668410121995660000330000110226000002

56398 BEY 2 27006 D  
 JILL A HOYT  
 705 WESTOVER RD  
 WESTOVER PA 16892-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19886-5153

⑆5000 16028⑆ 20310 1 2 199566 3⑈



Statement Date: 08/28/06 - 09/27/06  
 Payment Due Date: 10/22/06  
 Minimum Payment Due: \$33.00

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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$673.33	Total Credit Line	\$6,500
Payment, Credits	-\$21.00	Available Credit	\$5,357
Purchases, Cash, Debits	+\$427.49	Cash Access Line	\$6,500
Finance Charges	+\$22.44	Available for Cash	\$5,357
<b>New Balance</b>	<b>\$1,102.26</b>		

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

**PAYMENT ADDRESS**  
 F.O. Box 15153  
 Wilmington, DE 19836-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/28	24246516241508700414337	TOYS R US #8370 JOHNSTOWN PA		\$131.90
08/29	24138296242327775902715	LOWE'S #446 ALTOONA PA		44.50
09/06	24417896249655912650017	PRETTY PRIMITIVES TORONTO OH		29.90
09/11	24492156254820625689103	PAYPAL *AMAUTOPARTS 402-935-7733 RI		53.90
09/13	24387756257004028322584	FB/ KAUFMANN'S #170 ALTOONA PA		79.98
09/13	24138296257327858477967	LOWE'S #446 ALTOONA PA		46.42
09/18	24692166261000696919915	TWX*AOL SERVICE 0906 800-827-6364 NY		25.90
09/17	24387756261004051175028	AEROPOSTALE #336 ALTOONA PA		14.99
09/20	12632630255521114451398	Payment Thank You Electronic Chk	21.00	

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	V .07395%	26.99%	\$553.86	\$12.70	\$0.00	\$0.00	\$12.70
Cash advances	V .07463%	27.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .07395%	26.99%	\$424.77	\$9.74	\$0.00	\$0.00	\$9.74
<b>Total finance charges</b>							<b>\$22.44</b>

**Effective Annual Percentage Rate (APR):** 26.99%

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**

As a Valued Cardmember, you're entitled to claim a Thank You worth up to \$100.00. Reply by 10/10/06 for an entire year of your favorite magazines processed by Synapse Connect. Call 1-800-927-9660 or log on to [www.giltcard100.com/Chase](http://www.giltcard100.com/Chase) for automatic renewal details and to select your favorites.

**NEW!** Unlimited Internet access with PeoplePC Online for Only \$4.97/month for 3 months, then just \$9.95/month. With Virus Protection, Pop-Up Blocker, spam control's, Internet Call Waiting, and more! Call today! 1-877-778-1210. Mention Offer Code: HEYDAY8. Or visit: [www.peoplepc.com/go/heyday8](http://www.peoplepc.com/go/heyday8).

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 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 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 or 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/advance 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 the statement, that rate may vary and the index and margin used to determine that rate are corresponding APRs 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 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 on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or credit 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, this 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 15254 Wilmington, DE 19850-5254 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 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 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 service.

Statement for account number: 4266 8410 1219 9566

New Balance \$2,342.26 Payment Due Date 11/21/06 Past Due Amount \$0.00 Minimum Payment \$57.00



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

4266841012199566000570000234226000009

35946 BX 2 30006 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

⑆5000 160281⑆ 203 10 12 199566 31⑆



Statement Date: 09/28/06 - 10/27/06  
Payment Due Date: 11/21/06  
Minimum Payment Due: \$57.00  
CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-446-3308  
TDD 1-800-955-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Previous Balance	\$1,102.26	Total Credit Line	\$6,500	ACCOUNT INQUIRIES
Payment, Credits	-\$33.00	Available Credit	\$4,157	P.O. Box 15298
Purchases, Cash, Debits	+\$1,236.61	Cash Access Line	\$6,500	Wilmington, DE 19850-5298
Finance Charges	+\$34.39	Available for Cash	\$4,157	PAYMENT ADDRESS
New Balance	\$2,342.26			P.O. Box 15153
				Wilmington, DE 19886-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
09/27	24492156270820081404070	PAYPAL *RUSTYTIN CO 402-935-7733 CA		\$10.82
10/11	24323016285251284030096	UNI MARTS #94006 CURWENSVILLE PA		20.01
10/08	2405523626600600089447	SLEEP INN INN & SUITES RONKS PA		410.68
10/16	24323016290251285030102	UNI MARTS #94006 CURWENSVILLE PA		25.09
10/17	24226386290360408212254	WM SUPERCENTER CLEARFIELD PA		69.63
10/17	24792626291749014942910	RITE AID STORE 1494 NORTHERN CMB PA		61.40
10/18	24692166291000422323246	TWX*AOL SERVICE 1006 800-827-6364 NY		25.90
10/21	12942540220984125002834	Payment Thank You Electronic Chk	33.00	
10/23	24492156296820983311415	PAYPAL *YANKEESTENC 402-935-7733 CA		33.00
10/24	24492156267820783339540	PAYPAL *PRIMDESIGNS 402-935-7733 CA		207.15
10/24	24226386298360671871175	WM SUPERCENTER CLEARFIELD PA		236.76
10/25	24056246298206523200225	J AND R INDUSTRIES SHAWNEE MISSN KS		138.17

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchase	V .07395%	26.99%	\$1,125.87	\$24.98	\$0.00	\$0.00	\$24.98
Cash advances	V .07463%	27.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .07395%	26.99%	\$424.17	\$9.41	\$0.00	\$0.00	\$9.41
Total finance charges							\$34.39

Effective Annual Percentage Rate (APR): 26.99%

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

Whatever you'd like to do - refinance your mortgage to get extra cash, make home improvements, even buy a new home; Call Chase first at 1-866-836-8335. We can help with all your home financing needs. All loans subject to credit and property approval. Equal Housing Lender.

Enjoy low web rates, special offers and a discount too when you use your Chase/Hertz CDP# 374210 at hertz.com.

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 1:30 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 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.

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

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including 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 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.

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 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 (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're making you the advertisement for the property or services.

Statement for account number: 4266 8410 1219 9566



Low Balance \$4,431.98 Payment Due Date 12/22/06 Past Due Amount \$0.00 Minimum Payment \$114.00

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

426684101219956600011400004431980000005

52671 BEX Z 93106 D JILL A HOYT 709 WESTOVER RD WESTOVER PA 16692-8916



CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19885-5153

⑆5000 16028⑆ 203 10 1 2 199566 31⑈



Statement Date: 10/28/06 - 11/27/06 Payment Due Date: 12/22/06 Minimum Payment Due: \$114.00

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

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Table with 4 columns: Description, Amount, Total Credit Line, Available Credit, Cash Access Line, Available for Cash. Rows include Previous Balance, Payment/Credits, Purchases/Cash/Debits, Finance Charges, and New Balance.

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19853-5298

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19866-5153

VISIT US AT: www.chase.com/creditcards

TRANSACTIONS

Table with 6 columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Lists various transactions from 10/27 to 11/25.

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 discussed for those payments.

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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 (i.e., 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 rate. If there is a "M" 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 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 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 reported on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(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 charges 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 15290, Wilmington, DE 19850-5290 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.

Statement Date: 10/28/06 - 11/27/06  
 Account Number: 4266 5410 1219 9566  
 Page 2 of 4

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	V .07395%	26.99%	\$2,653.35	\$80.83	\$0.00	\$0.00	\$80.83
Cash advances	V .07463%	27.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .07395%	26.99%	\$423.64	\$9.72	\$0.00	\$0.00	\$9.72
Total finance charges							\$70.55

Effective Annual Percentage Rate (APR): 26.99%

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**

**HOLIDAY SHOPPERS:** Get low prices on MP3 players, toys, digital cameras, flat screen TV's, and lots more through Trilegiant's offer. You can get up to \$50 cash back on purchases with your Shoppers Advantage membership. CALL 1-866-883-7233 TODAY.

Whatever you'd like to do - refinance your mortgage to get extra cash, make home improvements, even buy a new home; Call Chase first at 1-866-836-8335. We can help with all your home financing needs. All loans subject to credit and property approval. Equal Housing Lender.

Use 4,800 Instant Tokens toward gift items and more. With your tokens, each is just \$7.97. Visit [www.giftcard100.com/eselect](http://www.giftcard100.com/eselect) for details. Use claim code 25906.

Take \$10 off Florida's finest citrus at AJ's Family Farms!!! Big savings on 20 lbs navel oranges, grapefruit or mixed. First time buyers only-\$24.95 plus s&h, limit 2, ends 01/1E. Visit [WWW.ENJOYCITRUS.COM](http://WWW.ENJOYCITRUS.COM) or call: 1-888-231-2314 ext.05x Cardmember customer service: 1-800-955-9900.

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.

Why pay a higher rate with other cards, when you may be able to consolidate your balances and save on interest at the same time? Please call the Balance Transfer Hotline at 1-800-945-2014 to see if you qualify today!

Congratulations! As a valued Cardmember, your Cash line has been increased. Please enjoy your increased Cash line for all your credit needs.

**Statement** for account number: 4266 8410 1219 9566

New Balance \$5,256.51 Payment Due Date 01/21/07 Past Due Amount \$114.00 Minimum Payment \$314.00



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](http://officialpayments.com/Chase.jsp)

426684101219956600031400005256510000008

16533 BEX Z 86106 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153

⑆5000 16028⑆ 203 10 1 2 1995663⑈



Opening/Closing Date: 11/28/06 - 12/27/06  
Payment Due Date: 01/21/07  
Minimum Payment Due: \$314.00

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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$4,431.98	Total Credit Line	\$6,500
Purchases, Cash, Debits	+5715.71	Available Credit	\$1,243
Finance Charges	+\$108.82	Cash Access Line	\$6,500
New Balance	\$5,256.51	Available for Cash	\$0

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

**PAYMENT ADDRESS**  
P.O. Box 15153  
Wilmington, DE 19836-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
11/28	24492156332820843628368	PAYPAL *PRIMDESIGNS 402-935-7733 CA		\$68.95
11/28	24018396333006555618943	PATTON PHARMACY V & S VAR PATTON PA		12.15
12/02	24164076336091008020576	TARGET 00011601 ALTOONA PA		125.56
12/06	24226386340360288248253	WM SUPERCENTER CLEARFIELD PA		115.98
12/06	24164076340498322635696	SHEETZ 00000737 CLEARFIELD PA		30.51
12/09	24492156343820756457489	PAYPAL *PRIMDESIGNS 402-935-7733 CA		48.95
12/18	24692165352000468293507	TWX*AOL SERVICE 1206 800-827-6364 NY		25.90
12/18	2469216535200050739516	COUNTRYHOUSE*CATALOG 800-596-4666 MD		214.91
12/21	24492156355820788191325	PAYPAL *TATTEREDTRE 402-935-7733 CA		25.00
12/21	24492156355820179012569	PAYPAL *COUNTRYBLES 402-935-7733 CA		8.80
12/24		LATE FEE		39.00

**FINANCE CHARGES**

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	V 07395%	26.99%	\$4,478.31	\$99.36	\$0.00	\$0.00	\$99.36
Cash advances	V 07463%	27.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V 07395%	26.99%	\$425.43	\$9.46	\$0.00	\$0.00	\$9.46
Total finance charges							\$108.82

Effective Annual Percentage Rate (APR): 26.99%

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 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 other restraints 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 Customer Service address listed on your billing statement.

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

Conditioned 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.

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To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us 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 balances 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 charge each day.) If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases 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 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 Periods (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.

BILL ME 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, call the 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 in which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the 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 to the Customer Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special 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.

Page 100 of 121  
Statement for account number: 4266 8410 1219 9566.

New Balance \$5,327.68  
Payment Due Date 02/21/07  
Past Due Amount \$200.00  
Minimum Payment \$412.00



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

Tax time is here. Make your payment using your Chase credit card. For details visit [www.chasepayyou taxes.com](http://www.chasepayyou taxes.com).

4266841012199566000420000532768000002

14867 BEX 2 02707 D  
HOYT  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19836-5153

⑆5000 160 28⑆ 203 10 1 2 1 99566 63⑆



Opening/Closing Date: 12/28/06 - 01/27/07  
Payment Due Date: 02/21/07  
Minimum Payment Due: \$412.00

CUSTOMER SERVICE  
In U.S. 1-800-945-2000  
Español 1-888-446-3308  
TDD 1-800-955-8050  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-902-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Previous Balance	\$5,256.51	Total Credit Line	\$6,500
Payment, Credits	-\$114.00	Available Credit	\$1,172
Purchases, Cash, Debits	+\$54.90	Cash Access Line	\$5,500
Finance Charges	+\$120.27	Available for Cash	\$0
New Balance	\$5,327.68		

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

PAYMENT ADDRESS  
P.O. Box 15153  
Wilmington, DE 19836-5153

VISIT US AT:  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

A late fee is reflected on this billing statement. Your minimum payment reflects 1% of your statement balance, plus any past-due amount, billed interest, and the billed late fee.

TRANSACTIONS

Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
01/05	10050050406744197040179	PAYMENT - THANK YOU	\$114.00	
01/18	24692167018000007495506	TWX*AOL SERVICE 0107 800-827-6364 NY		25.90
01/22		LATE FEE		39.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	V .07395%	26.99%	\$4,809.74	\$110.27	\$0.00	\$0.00	\$110.27
Cash advances	V .07453%	27.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .07395%	26.99%	\$436.15	\$10.00	\$0.00	\$0.00	\$10.00
Total finance charges							\$120.27

Effective Annual Percentage Rate (APR): 26.99%

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 an Advisor by pressing 0 after you enter your account number.

Timing 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 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 "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 15049, Wilmington, DE 19850-0049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). 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 monthly finance charge on the billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

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 (based on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due).

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all 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.

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

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

BILLING RIGHTS SUMMARY

In Case of Error or 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 19850-0299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter give us the following information:

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

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

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

**Statement** for account number: 4266 8410 1219 9566

New Balance \$5,243.41 Payment Due Date 03/24/07 Past Due Amount \$111.00 Minimum Payment \$222.00



Tax time is here. Make your payment using your Chase credit card. For details visit [www.chasepayyourtaxes.com](http://www.chasepayyourtaxes.com).

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

426684101219956600022200005243410000005

17722 BEX 2 05807 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 18692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19889-5153

⑆5000 16028⑆ 203 1012199566 3⑈



Opening/Closing Date: 01/28/07 - 02/27/07  
Payment Due Date: 03/24/07  
Minimum Payment Due: \$222.00

**CUSTOMER SERVICE**  
In U.S. 1-800-945-2000  
Español 1-888-146-3308  
TDD 1-800-955-8060  
Pay by phone 1-800-436-7958  
Outside U.S. call collect  
1-302-594-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$5,327.68	Total Credit Line	\$6,500
Payment, Credits	-\$111.00	Available Credit	\$1,256
Finance Charges	+\$26.73	Cash Access Line	\$6,500
New Balance	\$5,243.41	Available for Cash	\$0

**ACCOUNT INQUIRIES**  
P.O. Box 15298  
Wilmington, DE 19853-5298

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
02/01	163203242000000014161	PAYMENT - THANK YOU	\$111.00	

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	.01644%	6.00%	\$4,801.53	\$24.47	\$0.00	\$0.00	\$24.47
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.01644%	6.00%	\$442.43	\$2.26	\$0.00	\$0.00	\$2.26
Total finance charges							\$26.73

Effective Annual Percentage Rate (APR): 6.00%

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

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

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

**IMPORTANT NEWS**

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM. Just call 1-800-297-4970 to create your PIN today.

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 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 check, 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 authorize under its satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 13049, 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 "TV" next to a periodic rate on the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you use 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 if 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 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 made 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.

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 13299, 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 if you think it is wrong. To stop the payment, your letter or call using the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

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 the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Page 14 of 121  
**Statement** for account number: 4266 8410 1219 9566

New Balance \$5,156.13    Payment Due Date 04/21/07    Past Due Amount \$111.00    Minimum Payment \$222.00



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

426684101219956600022200005156130000003

17106 BEK Z 08507 D  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILM NGTON DE 19886-5153

⑆5000 16028⑆ 203 10 1 2 1995663⑈



Opening/Closing Date: 02/28/07 - 03/27/07  
 Payment Due Date: 04/21/07  
 Minimum Payment Due: \$222.00

**CL STOMER SERVICE**  
 In J.S. 1-800-945-2000  
 Español 1-888-446-3308  
 TLD 1-800-955-8060  
 Pay by phone 1-800-436-7958  
 Outside U.S. call collect  
 1-302-534-8200

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$5,243.41	Total Credit Line	\$5,500
Payment, Credits	-\$111.00	Available Credit	\$1,343
Finance Charges	+\$23.72	Cash Access Line	\$5,500
<b>New Balance</b>	<b>\$5,156.13</b>	Available for Cash	\$0

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
03/02	1061061420000000035961	PAYMENT - THANK YOU	\$111.00	

**FINANCE CHARGES**

Category	Daily Periodic Rate 28 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	
Purchases	.01644%	6.00%	\$4,707.16	\$21.67	\$0.00	\$0.00	\$21.67
Cash advances	.01644%	6.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.01644%	6.00%	\$444.58	\$2.05	\$0.00	\$0.00	\$2.05
<b>Total finance charges</b>							<b>\$23.72</b>

Effective Annual Percentage Rate (APR): 6.00%

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

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

**IMPORTANT NEWS**

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

E-mail Address: \_\_\_\_\_

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 1 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on 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 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 initiate 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 each 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 not 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). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rate. If there is a "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 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 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 the 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 remitted 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. 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 say your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, you'll need to call us (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 realized you advertised for the property or services.

Page 110 of 121  
**Statement** for account number: 4266 8410 1219 9566



New Balance \$5,144.94    Payment Due Date 05/22/07    Past Due Amount \$111.00    Minimum Payment \$252.00

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

4266841012199566000262000514494000003

27148 BEX Z 11707 D  
 JILL A HOYT  
 709 WESTOVER RD  
 WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
 PO BOX 15153  
 WILMINGTON DE 19883-5153



⑆5000 16028⑆ 20310121995663⑈



Opening/Closing Date: 03/28/07 - 04/27/07  
 Payment Due Date: 05/22/07  
 Minimum Payment Due: \$262.00

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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$5,156.13	Total Credit Line	\$6,500
Payment, Credits	-\$111.00	Available Credit	\$1,955
Purchases, Cash, Debits	+\$35.00	Cash Access Line	\$6,500
Finance Charges	+\$64.81	Available for Cash	\$0
<b>New Balance</b>	<b>\$5,144.94</b>		

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

**PAYMENT ADDRESS**  
 P.O. Box 15153  
 Wilmington, DE 19866-5153

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
03/30	1089089420000000031175	PAYMENT - THANK YOU	\$111.00	
04/22		LATE FEE		\$5.00

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate	Transaction Fee			
Purchases	04107%	14.99%	\$4,641.94	\$59.10	\$0.00	\$0.00	\$59.10	
Cash advances	04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance transfer	04107%	14.99%	\$448.40	\$5.71	\$0.00	\$0.00	\$5.71	
<b>Total finance charges</b>								<b>\$64.81</b>

**Effective Annual Percentage Rate (APR): 14.99%**

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

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

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

**IMPORTANT NEWS**

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

This Statement is a Facsimile - Not an original

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

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other 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.)

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

**Grace Period (at least 20 days):**

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

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

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

**BILLING RIGHTS SUMMARY**

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

In your letter, give us the following information:

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

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

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

**Statement for account number: 4266 8410 1219 9566**

New Balance \$5,243.79    Payment Due Date 06/21/07    Past Due Amount \$262.00    Minimum Payment \$413.00



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

426684101219956600041300005243790000002

18978 BEX Z 14707 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19386-5153



⑆5000 16028⑆ 203 10121995663⑆



Opening/Closing Date: 04/28/07 - 05/27/07  
Payment Due Date: 06/21/07  
Minimum Payment Due: \$413.00

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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$5,144.94	Total Credit Line	\$6,500
Purchases, Cash, Debits	+\$35.00	Available Credit	\$1,256
Finance Charges	+\$63.85	Cash Access Line	\$5,500
<b>New Balance</b>	<b>\$5,243.79</b>	Available for Cash	\$0

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

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

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
05/23		LATE FEE		\$35.00

**FINANCE CHARGES**

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
			Average Daily Balance	Due To Periodic Rate			
Purchases	04107%	14.99%	\$4,727.49	\$58.25	\$0.00	\$0.00	\$58.25
Cash advances	04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	04107%	14.99%	\$454.06	\$5.60	\$0.00	\$0.00	\$5.60

Total finance charges \$63.85

Effective Annual Percentage Rate (APR): 14.99%

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

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

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

## 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 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 "U" 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.

**Statement** for account number: 4266 8410 1219 956.



New Balance \$5,414.21    Payment Due Date 07/22/07    Past Due Amount \$413.00    Minimum Payment \$637.00

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

426684101219956600063700005414210000007

18998 BEK Z 17907 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 160 281⑆ 203 10 1 2 199566 3⑈



Opening/Closing Date: 05/28/07 - 06/27/07  
Payment Due Date: 07/22/07  
Minimum Payment Due: \$637.00

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

**VISA ACCOUNT SUMMARY**

Account Number: 4266 8410 1219 9566

Previous Balance	\$5,243.79	Total Credit Line	\$6,500
Purchases, Cash, Debits	+\$35.00	Available Credit	\$1,085
Finance Charges	+\$185.42	Cash Access Line	\$6,500
New Balance	\$5,414.21	Available for Cash	\$0

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

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

**VISIT US AT:**  
[www.chase.com/creditcards](http://www.chase.com/creditcards)

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

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.

**TRANSACTIONS**

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
06/22		LATE FEE		\$35.00

**FINANCE CHARGES**

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To	Periodic Rate			
Purchases	V 08217%	29.99%	\$4,853.09	\$123.63	\$0.00	\$0.00	\$0.00	\$123.63
Cash advances	V 08217%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V 08217%	29.99%	\$462.63	\$11.79	\$0.00	\$0.00	\$0.00	\$11.79
Total finance charges								\$135.42

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.

Statement for account number: 4266 8410 1219 956L

New Balance \$5,584.43 Payment Due Date 09/21/07 Past Due Amount \$637.00 Minimum Payment \$863.00



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

426684101219956600086300005584430000004

29496 BEX Z 20807 D
JILL A HOYT
709 WESTOVER RD
WESTOVER PA 16692-8916



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



5000 16028 203 10 12 199566 3



Opening/Closing Date 09/28/07 - 07/27/07
Payment Due Date: 09/21/07
Minimum Payment Due: \$863.00

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

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Table with 4 columns: Description, Amount, Description, Amount. Rows include Previous Balance, Purchases, Finance Charges, New Balance, Total Credit Line, Available Credit, Cash Access Line, Available for Cash.

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT:

www.chase.com/creditcards

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

TRANSACTIONS

Table with 5 columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Row for 07/23 LATE FEE \$35.00.

FINANCE CHARGES

Table with 8 columns: Category, Daily Periodic Rate, Corresp. APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, Accumulated Fin Charge, FINANCE CHARGES. Total finance charges \$135.22.

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.

Statement for account number: 4266 8410 1219 956t

New Balance \$5,763.62 Payment Due Date 09/21/07 Past Due Amount \$863.00 Minimum Payment \$1,099.00



Amount Enclosed \$

Empty box for amount enclosed

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

426684101219956600109900005763620000002

17214 BEX Z 23807 D JILL A HOYT 709 WESTOVER RD WESTOVER PA 16692-8916



CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19885-5153



⑆500016028⑆ 20310121995663⑈



Opening/Closing Date: 07/28/07 - 08/27/07 Payment Due Date: 09/21/07 Minimum Payment Due: \$1,099.00

CUSTOMER SERVICE In U.S. 1-800-945-2000 Español 1-888-446-9308 TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Table with 4 columns: Description, Amount, Total Credit Line, Available Credit. Rows include Previous Balance, Purchases, Finance Charges, and New Balance.

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

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

VISIT US AT: www.chase.com/creditcards

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

TRANSACTIONS

Table with 5 columns: Trans Date, Reference Number, Merchant Name or Transaction Description, Amount Credit, Amount Debit. Row for 08/22 LATE FEE \$35.00.

FINANCE CHARGES

Table with 8 columns: Category, Daily Periodic Rate, Corresp. APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, Accumulated Fin Charge, FINANCE CHARGES. Rows for Purchases, Cash advances, Balance transfer.

Total finance charges \$144.19

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 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 charges ("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.

Statement for account number: 4266 8410 1219 956

New Balance \$5,763.62 Payment Due Date 10/22/07 Past Due Amount \$1,099.00 Minimum Payment \$1,214.00



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

426684101219956600121400005763620000003

01864 BEK 9 27007 D JILL A HOYT 709 WESTOVER RD WESTOVER PA 16592-8916



CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19885-5153



⑆5000 16028⑆ 203 10 1 2 1 99566 3⑈



Opening/Closing Date: 08/28/07 - 09/27/07 Payment Due Date: 10/22/07 Minimum Payment Due: \$1,214.00

CUSTOMER SERVICE In U.S. 1-800-945-2000 Español 1-888-445-3308 TDD 1-800-955-8050 Pay by phone 1-800-435-7958 Outside U.S. call collect: 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Table with 4 columns: Description, Amount, Total Credit Line, Available Credit, Cash Access Line, Available for Cash.

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-3298

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

VISIT US AT: www.chase.com/creditcards

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

FINANCE CHARGES

Table with 8 columns: Category, Daily Periodic Rate, Corresp. APR, Average Daily Balance, Finance Charge Due To Periodic Rate, Transaction Fee, Accumulated Fin Charge, FINANCE CHARGES.

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 charges ("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.

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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.

New Balance \$5,763.62    Payment Due Date 11/21/07    Past Due Amount \$1,214.00    Minimum Payment \$1,329.00



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

426684101219956600132900005763620000006

00079 BEK 9 30007 D  
JILL A HOYT  
709 WESTOVER RD  
WESTOVER PA 16692-8916



CAFDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



⑆5000 160 281⑆ 203 10 1 2 199566 3⑈



Opening/Closing Date: 09/28/07 - 10/27/07  
Payment Due Date: 11/21/07  
Minimum Payment Due: \$1,329.00

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

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

VISA ACCOUNT SUMMARY

Account Number: 4266 8410 1219 9566

Previous Balance \$5,763.52    Total Credit Line \$6,500  
New Balance \$5,763.62    Available Credit \$736  
Cash Access Line \$6,500  
Available for Cash \$0

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

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

VISIT US AT:  
[www.chase.com/credcards](http://www.chase.com/credcards)

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).

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	0.0000%	0.00%	\$5,270.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	0.0000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	0.0000%	0.00%	\$492.84	\$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.

## 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 15449, 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, you let us 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.

**CERTIFICATE OF SERVICE**

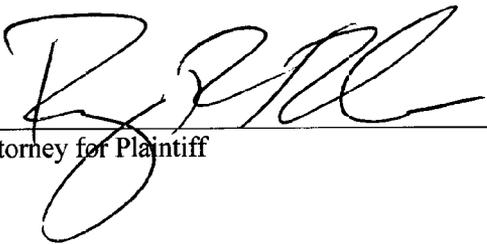
A true and correct copy of Plaintiff's First Request for Production of Documents and Request for Admissions has been served by U.S. Mail, on the 4th day of April, 2008, upon the following:

J. Chad Moore, Esquire  
Harold Shepley & Assoc., Llc  
485 Berlin Plank Rd.,  
Somerset, Pa. 15501

A handwritten signature in black ink, appearing to read "J. Chad Moore", is written over a horizontal line.

**VERIFICATION**

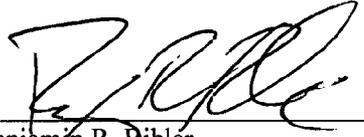
The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, he is an attorney for the Plaintiff herein; makes this Verification based upon the facts as supplied to him by the Plaintiff and/or its agents and because the Plaintiff 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 9<sup>th</sup> day of July, 2008 upon the following:

Leah M. Stump, Esquire  
Harold Shepley & Associates LLC  
485 Berlin Plank Road  
Somerset, Pa 15501

By: 

Benjamin R. Dibler  
PA I.D. #93598  
WELTMAN, WEINBERG & REIS CO.,  
L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

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

CHASE BANK USA NA,

Plaintiff,

Case No.: 07-2007-CD

vs.

JILL A. HOYT,  
Defendant.

**ORDER OF COURT**

AND NOW, to-wit, this \_\_\_\_ day of \_\_\_\_\_, 2008, upon Plaintiff's Motion for Summary Judgment, IT IS HEREBY ORDERED, ADJUDGED AND DECREED that said Motion is GRANTED and Judgment is entered in favor of Plaintiff for \$13,267.53 with interest at the rate of 6.0% per annum from November 30, 2007, plus attorneys' fees of \$300.00 and costs.

BY THE COURT

\_\_\_\_\_ J.

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

CHASE BANK USA NA,

Plaintiff,

vs.

JILL A HOYT,

Defendant.

Case No.: 07-2007-CD

TYPE OF PLEADING:

**PRAECIPE TO SCHEDULE**

FILED ON BEHALF OF:  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

Benjamin R. Bibler, Esquire  
PA I.D. #93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

FILED *NEC*  
*mt 11:30 AM*  
JUL 14 2008

*WWS*  
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.: 07-2007-CD

vs.

JILL A HOYT,

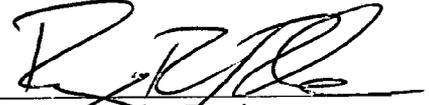
Defendant.

**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.

1400 Koppers Building

436 Seventh Avenue

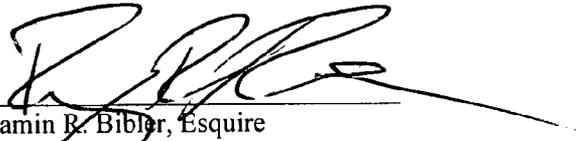
Pittsburgh, PA 15219

(412) 434-7955

**CERTIFICATE OF SERVICE**

A true and correct copy of the Praecipe to Schedule has been served by First Class Mail, postage pre-paid, on 9<sup>th</sup> day of July, 2008 upon the following:

Leah M Stump, Esq.  
Harold Shepley & Associates Llc  
485 Berlin Plank Road  
Somerset, Pa 15501

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

CA

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

CHASE BANK USA NA

Plaintiff

No. 07-2007-CD

vs.

JILL A HOYT  
Defendant

ORDER OF COURT

AND NOW, to wit, this 16<sup>th</sup> day of JULY, 2008, 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 August 18, 2008 at  
9:15 (a.m.) ~~pm~~. Ct. Rm # 1.

BY THE COURT:

*Justin J. ...*  
J.

FILED  
0 3:53 p.m. EK  
JUL 17 2008  
3cc Atty Bibler  
William A. Shaw  
Prothonotary/Clerk of Courts  
EK

DATE: 7-17-08

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s)  Plaintiff(s) Attorney  Other

Defendant(s)  Defendant(s) Attorney

Special Instructions:

FILED

JUL 17 2008

William A. Shaw  
Prothonotary/Clerk of Courts

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

CHASE BANK USA, N.A.,

Plaintiff

No. 07-2007-CD

vs.

AFFIDAVIT OF SERVICE OF  
ORDER OF COURT

JILL A HOYT

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

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

WWR#06313309

FILED  
M.T. Molczan  
4UG 01 2008  
NOC  
GW

William A. Shaw  
Prothonotary/Clerk of Courts

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

CHASE BANK USA, N.A.,

Plaintiff  
vs.

No. 07-2007-CD

JILL A HOYT

Defendant

**AFFIDAVIT OF SERVICE OF ORDER OF COURT**

BEFORE ME, the undersigned authority, personally appeared William T. Molczan, Esquire, who according to law deposes and says that a copy of the Order of Court has been served on the Defendant's Counsel, Leah M. Stump, Esquire.

1. On or about July 28, 2008, Plaintiff received a signed Order of Court for a hearing on the Motion For Summary Judgment for August 18, 2008. Said Order of Court is attached as Exhibit "1".

2. On or about July 28, 2008, Plaintiff mailed the Order of Court to 485 Berlin Plank Road, Somerset, PA. 15501.

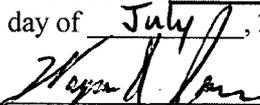
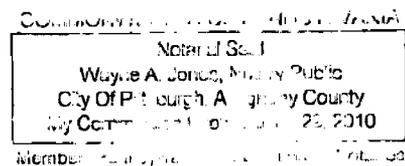
WELTMAN, WEINBERG & REIS, CO., L.P.A.



William T. Molczan, Esquire  
PA I.D. #47437

WELTMAN, WEINBERG & REIS CO., L.P.A.  
1400 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#06313309

Sworn to and subscribed  
before me this 24  
day of July, 2008.

  
NOTARY PUBLIC

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

CHASE BANK USA NA

Plaintiff

No. 07-2007-CD

vs.

JILL A HOYT  
Defendant

ORDER OF COURT

AND NOW, to wit, this 16<sup>th</sup> day of JULY, 2008, 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 August 18, 2008 at  
9:15 (a.m.) ~~p.m.~~ Ct. Rm # 1.

BY THE COURT:

*Judith J. Ammerman*

herby certified to be a true  
and attested copy of the original  
statement filed in this case.

JUL 1 2008

Attest.

*William A. ...*  
Prothonotary/  
Clerk of Court

EXHIBIT

"1"

WWR No. 06313309

u

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CHASE BANK USA, N.A.

:

. VS.

: NO. 07-2007-CD

JILL A. HOYT

:

O R D E R

AND NOW, this 18th day of August, 2008, this being the date set for argument on Plaintiff's Motion for Summary Judgment; neither the Defendant nor counsel of record having appeared to contest the same, it is the ORDER of this Court that the Motion for Summary Judgment be and is hereby granted.

As to Count I of the Complaint, judgment shall be entered against the Defendant, Jill A. Hoyt, in the amount of Seven Thousand Five Hundred Three Dollars and Ninety-one (\$7,503.91) Cents, plus attorney's fees of Three Hundred (\$300.00) Dollars, costs of prosecution, and interest at 6 percent.

As to Count II contained in the Complaint, judgment shall be entered against the Defendant, Jill A. Hoyt, in the amount of Five Thousand Seven Hundred Sixty-three Dollars and Sixty-two (\$5,763.62) Cents, plus court costs and interest at the statutory rate of 6 percent.

BY THE COURT,

*Judith J. Cameron*

President Judge

ICC Atty's:

Wasmbrocht  
Bibler

Stump

GW

0110:0150

William A. Shay  
Prothonotary/Clerk of Courts

W. Lee A. ...  
... of ...

DATE: 8/20/08

- You are responsible for serving all appropriate parties.
- The Probationary'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.: 07-2007-CD

TYPE OF PLEADING

vs.

**PRAECIPE FOR JUDGMENT  
PER ORDER OF COURT**

**JILL A. HOYT**

FILED ON BEHALF OF:  
Plaintiff

Defendant.

COUNSEL OF RECORD OF  
THIS PARTY:

Patrick Thomas Woodman, Esquire  
PA I.D.#34507  
Weltman, Weinberg & Reis Co., L.P.A.  
1400 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR # 06313309  
Count I: \$7,803.91  
Count II: \$5,763.62

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

FILED  
M11:13/01  
SEP 26 2007  
William A. Shaw  
Prothonotary/Clerk of Courts  
Atty pd \$20.00  
1cc Notice  
to Def. & Atty Stumy  
Statement to  
Atty Woodman

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

CHASE BANK USA, N.A.,

Plaintiff

Case No.: 07-2007-CD

vs.

**JILL A. HOYT**

Defendant.

**PRAECIPE FOR JUDGMENT**

TO THE PROTHONOTARY:

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

In light of the Court Order granting Summary Judgment in favor of Plaintiff on August 18, 2008, kindly enter Judgment against the Defendant, **JILL A. HOYT**, in the amount of \$7,803.91 computed as follows:

AS TO COUNT I:

Amount Awarded per Order:	\$7,503.91
Interest from date of judgment at the legal rate of 6.0% per annum:	\$0.00
Attorneys' Fees:	\$300.00
TOTAL:	\$7,803.91

AS TO COUNT II:

Amount Awarded per Order:	\$5,763.62
Interest from date of judgment at the legal rate of 6.0% per annum:	\$0.00
TOTAL:	\$5,763.62

Attached is a copy of the Court Order in favor of Plaintiff for Judgment.

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

By: Patrick Thomas Woodman  
Patrick Thomas Woodman, Esquire  
PA I.D.#34507  
Weltman, Weinberg & Reis Co., L.P.A.  
1400 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

Plaintiff's address is:

c/o Weltman, Weinberg & Reis, Co., L.P.A., 1400 Koppers Building, 436 7<sup>th</sup> Avenue, Pittsburgh, PA 15219

And Defendant's address is: 709 WESTOVER RD., WESTOVER, PA 16692

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

CHASE BANK USA, N.A. :  
VS. : NO. 07-2007-CD  
JILL A. HOYT :

O R D E R

AND NOW, this 18th day of August, 2008, this being the date set for argument on Plaintiff's Motion for Summary Judgment; neither the Defendant nor counsel of record having appeared to contest the same, it is the ORDER of this Court that the Motion for Summary Judgment be and is hereby granted.

As to Count I of the Complaint, judgment shall be entered against the Defendant, Jill A. Hoyt, in the amount of Seven Thousand Five Hundred Three Dollars and Ninety-one (\$7,503.91) Cents, plus attorney's fees of Three Hundred (\$300.00) Dollars, costs of prosecution, and interest at 6 percent.

As to Count II contained in the Complaint, judgment shall be entered against the Defendant, Jill A. Hoyt, in the amount of Five Thousand Seven Hundred Sixty-three Dollars and Sixty-two (\$5,763.62) Cents, plus court costs and interest at the statutory rate of 6 percent.

BY THE COURT,  
/S/ Fredric J Ammerman

President Judge

U313309

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

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

By: Patrick Thomas Woodman  
Patrick Thomas Woodman, Esquire  
PA I.D.#34507  
Weltman, Weinberg & Reis Co., L.P.A.  
1400 Koppers Bldg.  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#06313309

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

CHASE BANK USA, N.A.,

Plaintiff

Case No.: 07-2007-CD

vs.

**JILL A. HOYT**

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 September 26, 2008.

- (xx)    Assumpsit Judgment in the amount of \$7,803.91, plus interest at 6.0% per annum, plus costs as to Count I.  
      Assumpsit Judgment in the amount of \$5,763.62, plus interest at 6.0% per annum, plus costs as to Count II.
- (    )    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

Leah M. Stump, Esquire  
HAROLD SHEPLEY & ASSOCIATES LLC  
485 BERLIN PLANK ROAD  
SOMERSET, PA. 15501

By:   
PROTHONOTARY (OR DEPUTY)

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

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

CHASE BANK USA, N.A.,

Plaintiff

Case No.: 07-2007-CD

vs.

**JILL A. HOYT**

Defendant.

**NOTICE OF JUDGMENT OR ORDER**

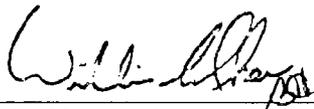
TO:     Plaintiff  
          Defendants  
          Garnishee

You are hereby notified that the following Order or Judgment was entered against you on September 26, 2008.

- (xx)    Assumpsit Judgment in the amount of \$7,803.91, plus interest at 6.0% per annum, plus costs as to Count I.  
          Assumpsit Judgment in the amount of \$5,763.62, plus interest at 6.0% per annum, plus costs as to Count II.
- (    )    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
  - (xx)    Court Order
  - (    )    Non-Pros
  - (    )    Confession
  - (    )    Default
  - (    )    Verdict
  - (    )    Arbitration Award
  - (    )    By Consent

Frothonotary

JILL A HOYT  
709 WESTOVER RD  
WESTOVER, PA 16692

By:   
FROTHONOTARY (OR DEPUTY)

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY ,  
PENNSYLVANIA  
STATEMENT OF JUDGMENT

Chase Bank USA, N.A.  
Plaintiff(s)

No.: 2007-02007-CD

Real Debt:  
COUNT I: \$7,803.91  
COUNT II: \$5,763.62

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Jill A. Hoyt  
Defendant(s)

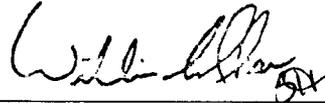
Entry: \$20.00

Instrument: Court-Ordered Judgment

Date of Entry: September 26, 2008

Expires: September 26, 2013

Certified from the record this 26th day of September, 2008.



\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

Received on \_\_\_\_\_, \_\_\_\_\_, of defendant full satisfaction of this Judgment,  
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

\_\_\_\_\_  
Plaintiff/Attorney

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

CHASE BANK USA, N.A.

Plaintiff

vs.

JILL A HOYT

Defendant

No. 07-2007-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) 434-7955

WWR#06313309

2cc + 1 Cert of Sat  
m/1.4/2m issued to AM Warmbrodt  
FEB 17 2010

William A. Shaw  
Prothonotary/Clerk of Courts

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

CHASE BANK USA, N.A.

Plaintiff

vs.

Civil Action No. 07-2007-CD

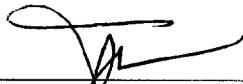
JILL A HOYT

Defendant

**PRAECIPE FOR SATISFACTION OF JUDGMENT**

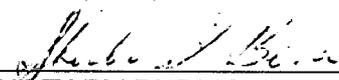
At the request of the undersigned attorneys for the Plaintiff, you are directed to satisfy the above-captioned Judgment.

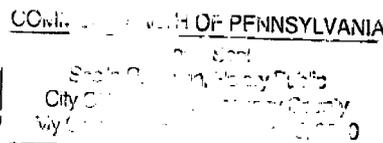
WELTMAN, WEINBERG & REIS CO., L.P.A.

By:   
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 #06313309

Sworn to and subscribed  
before me this 5/5  
day of January, 10

  
\_\_\_\_\_  
NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

Chase Bank USA, N.A.

No.: 2007-02007-CD

Vs.

Debt: Count I \$7803.91 & Count II \$5763.62

Jill A. Hoyt

Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Wednesday, February 17, 2010, directions for satisfaction having been received,  
and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 17th day of February, A.D. 2010.

  
\_\_\_\_\_  
Prothonotary *LM*