

08-159-CD

Chase Bank vs Anthony Villela

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

CHASE BANK USA, N.A.

Plaintiff

No: 08-159-CD

vs.

COMPLAINT IN CIVIL ACTION

ANTHONY D VILLELLA

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 1400
Pittsburgh, PA 15219
(412) 434-7955
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William A. Shaw
Prothonotary/Clerk of Courts

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

CHASE BANK USA, N.A.

Plaintiff
vs. Civil Action No

ANTHONY D VILLELLA

Defendant

COMPLAINT AND NOTICE TO DEFEND

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

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

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

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

COMPLAINT

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

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

ANTHONY D VILLELLA
143 BEST LN
COALPORT, PA 16627

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number XXXXXXXXXXXXXXX8805 .

4. Defendant made use of said credit card and has a current balance due of \$19522.90 .

5. Defendant is in default of the terms of the Cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.

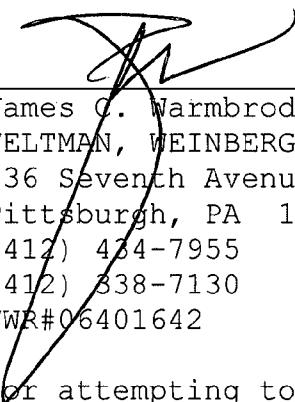
6. Plaintiff avers that the Cardholder Agreement between the parties provides that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$300.00 .

8. Plaintiff is entitled to interest at the statutory rate of 6.00% per annum from January 21, 2008.

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 against Defendant, ANTHONY D VILLELLA, individually, the amount of \$19522.90 with continuing interest thereon at the statutory rate of 6.00% per annum from January 21, 2008, plus attorneys' fees of \$300.00 and costs.


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WWR#06401642

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

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$19,522.90	10/29/07	\$1,752.00	\$2,456.00

CHASE 

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

6481642
3NEW

54171167983088050024560001952290000000002

21747.BEX Z 38207 D
ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

105000 160 281 225679830880551

CHASE 

Opening/Closing Date:	09/10/07 - 10/09/07	CUSTOMER SERVICE
Payment Due Date:	10/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$2,456.00	Espanol 1-866-446-3308
		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: 5417 1167 9830 8805

Previous Balance	\$19,013.96	Total Credit Line	\$20,000	ACCOUNT INQUIRIES
Purchases, Cash, Debits	+\$53.00	Available Credit	\$477	P.O. Box 15298
Finance Charges	+\$469.94	Cash Access Line	\$4,000	Wilmington, DE 19850-5298
New Balance	\$19,522.90	Available for Cash	\$0	PAYMENT ADDRESS

VISIT US AT:
www.chase.com/creditcards

EXHIBIT

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.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
09/30		LATE FEE	\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp APR	Average Daily Balance	Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .08216%	29.99%	\$135.19	\$3.34	\$0.00	\$0.00	\$3.34
Cash advances	V .08216%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .08216%	29.99%	\$10,778.28	\$265.67	\$0.00	\$0.00	\$265.67
Balance transfer	V .08216%	29.99%	\$8,151.98	\$200.93	\$0.00	\$0.00	\$200.93
Total finance charges							\$469.94

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 000000 FIS3335 D 7 000 N Z 09 07/10/09 Page 1 of 1 05688 MA MA 21747 28210000070002174701

EXHIBIT

2

CMA12675

Cardmember Agreement

ACCEPTANCE OF THIS AGREEMENT

This agreement governs your credit card account with us referenced on the card carrier containing the card for this account. Any use of your account is covered by this agreement. Please read the entire agreement and keep it for your records. You authorize us to pay for and charge your account for all transactions made on your account. You promise to pay us for all transactions made on your account, as well as any fees or finance charges if this is a joint account, each of you, together and individually, is responsible for paying all amounts owed, even if the account is used by only one of you. Please sign the back of your credit card when you receive it. You will be bound by this agreement if you or anyone authorized by you use your account for any purpose, even if you do not 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 in whom we address billing statements, as well as any person who agrees to be liable on the account. The word "card" means one or more cards or other access devices, such as account numbers, that we have issued to permit you to obtain credit under this agreement.

USING YOUR ACCOUNT

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

Types of Transactions:

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

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

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

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

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

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

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

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

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

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

We are not responsible for any losses if a transaction on your account is declined for any reason, either by us or a third party, even if you have sufficient credit available.

For online transactions, we may require that you register your account with an authorization system that we select. We will notify you if we want you to register. If you do not register, we may decline your online transactions.

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

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

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

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

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

PAYMENTS

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

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

Any payment check or other form of payment which you send to us for less than the full amount 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 fits presentation 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 an image will be maintained in our records.

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

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

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

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

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

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

FINANCE CHARGES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- cash advance checks;
- cash advances

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

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

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

- balance transfer checks;
- balance transfers.

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

OTHER FEES AND CHARGES

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

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

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

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

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

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

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

DEFAULT/COLLECTION

We may consider you to be in default if any of these occur:

- We do not receive at least the minimum amount due by the date and time due as shown on your billing statement.
- You exceed your credit line.
- You fail to comply with the terms of this agreement or any agreement with one of our related companies.
- We obtain information that causes us to believe that you may be unwilling or unable to pay your debts to us or to others on time.
- You file for bankruptcy.
- You become incapacitated or in the event of your death.

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

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

CLOSING YOUR ACCOUNT

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

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

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

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

ARBITRATION AGREEMENT

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

Binding Arbitration. This Arbitration Agreement is made pursuant to transactions involving interstate commerce, and shall be governed by and be enforceable under the Federal Arbitration Act [the "FAA"], 9 U.S.C. 51-16 as it may be amended. This Arbitration Agreement sets forth the circumstances and procedures under which claims (as defined below) may be resolved by arbitration instead of being litigated in court.

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

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

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

As an exception to this Arbitration Agreement, you retain the right to pursue in a small claims court any Claim that is within that court's jurisdiction and proceeds on an individual basis. If a party elects to arbitrate a Claim, the arbitration will be conducted as an individual action. Neither you nor we agree to any arbitration on a class or representative basis, and the arbitrator shall have no authority to proceed on such basis. This means that even if a class action lawsuit or other representative action, such as that in the form of a private attorney general action, is filed, any Claim between us related to the issues raised in such lawsuits will be subject to an individual arbitration proceeding without the consent of all parties. The only Claims that may be joined in an individual action under this Arbitration Agreement are (1) those brought by us against you and any co-applicant, joint cardmember, or authorized user of your Account, or your heirs or your trustee in bankruptcy or (2) those brought by you and any co-applicant, joint cardmember, or authorized user of your Account, or your heirs or your trustee in bankruptcy against us.

Initiation of Arbitration. The party filing a Claim in arbitration must choose one of the following two arbitration administrators: American Arbitration Association, or National Arbitration Forum. These administrators are independent from us. The administrator does not conduct the arbitration. Arbitration is conducted under the rules of the selected arbitration administrator by an impartial third party chosen in accordance with the rules of the selected arbitration administrator and as may be provided in this Arbitration Agreement. Any arbitration hearing that you attend shall be held at a place chosen by the arbitrator or arbitration administrator within the federal judicial district in which you reside at the time the Claim is filed, or at some other place to which you and we agree in writing. You may obtain copies of the current rules of each of the two arbitration administrators, information about arbitration and arbitration fees, and instructions for initiating arbitration by contacting the arbitration administrators as follows:

American Arbitration Association, 335 Madison Avenue, Floor 10, New York, NY 10017-4545, Web site: www.adr.org; 800-778-7878; or

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

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

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

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

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

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

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

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

The notice will describe any rights you may have with respect to any Change, and the consequences if you do or do not exercise those rights. For example, the notice may state that you may notify us in writing by a specified date if you do not want to accept certain Changes we are making. If you notify us in writing that you do not accept the Changes, your account may be closed (if it is not already closed) and you will be obligated to pay your outstanding balance under the applicable terms of the agreement. If you do not notify us in writing by the date stated in the notice, or if you notify us but then use your account after the date stated in the notice, you will be subject 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. 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 an agreement and at least once each calendar year thereafter, describes our information sharing practices and the choices you have and directions you may give us about our sharing of information about you and your account with companies or organizations within and outside of our family of companies.

ILLINOIS CARDMEMBERS

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

ENFORCING THIS AGREEMENT

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

ASSIGNMENT

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

GOVERNING LAW

THE TERMS AND ENFORCEMENT OF THIS AGREEMENT AND YOUR ACCOUNT SHALL BE GOVERNED AND INTERPRETED IN ACCORDANCE WITH FEDERAL LAW AND, TO THE EXTENT STATE LAW APPLIES, THE LAW OF DELAWARE, WITHOUT REGARD TO CONFLICT-OF-LAW PRINCIPLES. THE LAW OF DELAWARE, WHERE WE AND YOUR ACCOUNT ARE LOCATED, WILL APPLY AND MATTER WHERE YOU LIVE OR USE THE ACCOUNT.

FDIC 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. Use a telephone or, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error

• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

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

Your Rights And Our Responsibilities After We Receive Your Written Notice

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

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

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

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

If we don't follow those 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 she is **Angela S. Szlezak, Manager of Chase Bank, USA, N.A..**, plaintiff herein, that she 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 her knowledge, information and belief.

A handwritten signature in black ink, appearing to read "Angela S. Szlezak", is written over a horizontal line.

(Signature)

To the herein **PARTIES** you are hereby notified to plead to the enclosed **NEW MATTER** within 20 days of service thereof or a default judgment may be entered against you.

Anthony Villella

ANTHONY VILLELLA, Pro Se

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

CHASE BANK USA, NA	:	
	:	No: 08-159-CD
Plaintiff	:	
vs.	:	
ANTHONY D. VILLELLA	:	
Defendant	:	

Answer with Affirmative Defenses
filed on behalf of Defendant

Pro Se:

Anthony D. Villella
143 Best Lane
Coalport, PA 16627

FILED ^{cc}
m/10/34/08 Def.
FEB 27 2008
6K

William A. Shaw
Prothonotary/Clerk of Courts

ANSWER OF DEFENDANT, ANTHONY D. VILLELLA, TO
PLAINTIFF'S COMPLAINT WITH NEW MATTER

1. Denied. After reasonable investigation, Defendant cannot this affirm allegation.
2. Admitted.
3. Denied as stated. The subject contract speaks for itself. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
4. Denied. Plaintiff is unsure of the alleged amount of said balance, if any. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
5. Denied as stated. The allegation in this paragraph calls for a legal conclusion and therefore no response is required. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
6. Denied as stated. The subject contract speaks for itself. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
7. Denied as stated. The allegation in this paragraph calls for a legal conclusion and therefore no response is required. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
8. Denied as stated. The allegation in this paragraph calls for a legal conclusion and therefore no response is required. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.

9. Admitted in part; denied in part. It is admitted that Plaintiff has made requests for payment. The remainder of the paragraph is denied. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.

WHEREFORE, Defendant, Anthony D. Villella, respectfully requests that this Honorable Court deny and dismiss Plaintiff's Complaint, with prejudice, and enter judgment in its favor and against Plaintiff, for all consequential and incidental damages, including costs and such other and further relief as this Honorable Court deems just and proper.

NEW MATTER

1. Defendant incorporates herein by reference the averments contained in paragraphs 1 through 9 inclusive of this Answer and New Matter as fully as though the same were herein set forth at length.

2. Plaintiff's Complaint fails to state a claim upon which relief may be granted.

3. Plaintiff's claims are barred by the doctrine of Accord and Satisfaction.

4. Plaintiff's claims are barred by the doctrine of Estoppel.

5. Plaintiff's claims are barred by the applicable Statute(s) of Limitations.

6. Plaintiff's claims are barred by the Statute of Frauds.

7. The Complaint is barred by the doctrine of waiver.

8. The Complaint is barred by the doctrine of laches.

9. The Complaint is barred, in whole or in part, by plaintiff's failure to mitigate their claimed damages.

10. The Complaint is barred by the terms of the contract between the parties.

11. The Complaint is barred by the doctrines of frustration for purpose and failure of consideration.

12. The Complaint should be dismissed because the agreement between the parties contains a provision that makes arbitration the sole remedy for any breaches of that agreement.

13. Plaintiff's contract claims are barred because the agreement sued upon was the product of duress.

14. Plaintiff's contract claims are barred because the agreement between the parties was illegal and therefore unenforceable.

15. The claims set forth in the Complaint are barred as the amount alleged to be owed has been discharged in bankruptcy.

16. The claims set forth in the Complaint are barred because the agreement between the parties was based on fraud.

17. The claims set forth in the Complaint are barred because the payments have been made.

18. The claims set forth in the Complaint are barred by license.

19. The claims set forth in the Complaint are barred by the doctrine of resjudicata.

20. The claims set forth in the Complaint are barred by the release.

WHEREFORE, Defendant, Anthony D. Villella, respectfully requests that this Honorable Court deny and dismiss Plaintiff's Complaint, with prejudice, and enter judgment in its favor and against Plaintiff, for all consequential and incidental damages,

including costs and such other and further relief as this
Honorable Court deems just and proper.

Date: 2-26-08

By: Anthony Villella
Anthony Villella, Pro se
Defendant

VERIFICATION

Donna Kehler, verifies that the statements made in the Answer of Defendant to Plaintiff's Complaint with New Matter are true and correct to the best of her knowledge, information and belief. The undersigned understands that the statements made herein are made subject to the penalties of 18 Pa. C.S. § 4904 relating to unsworn falsification to authorities.

Date: 2-26-08

By: Anthony Vilhella
Anthony Vilhella, Pro se
Defendant

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

CHASE BANK USA, NA

: No: 08-159-CD

Plaintiff

vs.

ANTHONY D. VILLELLA

Defendant

CERTIFICATE OF SERVICE

I, Anthony D. Villella, hereby avers that a true and correct copy of Defendant's Answer to Defendant's Complaint with New Matter has been served upon the following party via U.S. Regular Mail on this 26 day of February, 2008:

James Warmbrodt, Esq.
Weltman, Weinberg & Reis
436 S. 7th Street Suite 1400
Pittsburgh, PA 15219

By: Anthony D. Villella
Anthony D. Villella, Pro Se
Defendant

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103697
NO: 08-159-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: CHASE BANK USA, N.A.
VS.
DEFENDANT: ANTHONY D. VILLELLA

SHERIFF RETURN

NOW, February 14, 2008 AT 10:30 AM SERVED THE WITHIN COMPLAINT ON ANTHONY D. VILLELLA DEFENDANT AT RESIDENCE 143 BEST LN, COALPORT, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO NICOLE VILLELLA, DAUGHTER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

FILED
01/21/2008
MAY 21 2008
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	3269255	10.00
SHERIFF HAWKINS	WELTMAN	3269255	46.28

Sworn to Before Me This

____ Day of _____ 2008

So Answers,

Chester A. Hawkins
Chester A. Hawkins
Sheriff

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

CHASE BANK USA, N.A.,

Plaintiff,

Case No.: 08-159-CD

vs.

MOTION FOR SUMMARY JUDGMENT

ANTHONY D. VILLELLA,

Defendant.

FILED ON BEHALF OF:
Plaintiff

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 CC
M 11:34 AM
JUL 14 2008

RECD
William A. Shaw
Prothonotary/Clerk of Courts

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

CHASE BANK USA, N.A.,

Plaintiff,

Case No.: 08-159-CD

vs.

MOTION FOR SUMMARY JUDGMENT

ANTHONY D. VILLELLA,
Defendant.

MOTION FOR SUMMARY JUDGMENT

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

1. Plaintiff filed a Complaint against Defendant seeking judgment in the amount of \$19,522.90 with interest at the interest rate of 6.00% per annum from January 21, 2008, plus attorneys' fees of \$300.00 and costs. A true and correct copy of the Complaint is attached hereto as Exhibit "A" and made a part hereof.

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

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

4. On or April 14, 2008, Plaintiff served upon Defendant a set of requests for admissions and requests for production of documents. A true and correct copy of same is attached hereto as Exhibit "C" and made a part hereof. The requests for admissions and requests for production of documents contains copies of every billing statement (which shows every charge made to the account and every payment made on the account) sent to the Defendant.

5. Defendant served upon Plaintiff his Answers to the discovery demands. A true and correct copy of the same is attached hereto as Exhibit "D" and made a part hereof.

6. In his response, the Defendant admitted to applying for the credit card at issue and admitted that he has not submitted any written dispute to date as to billing inaccuracy concerning the same credit card.

7. In his response to the Request For Admissions, the Defendant says the requests call for a legal conclusion.

8. The Request for Admissions is a statement of fact and the Defendant has continued to avoid addressing the merits of the case.

9. The Plaintiff has provided statements over a period of 3 years, which substantiates the debt owed by the defendant and also provides detailed transactions associated with the account.

10. The defendant did not provide any proof of payments on the credit card debt, nor does the defendant explain why this debt was accumulated or why he believes this debt is not owed.

11. The defendant has failed to provide any documentation to refute to existence of this debt and has been given ample opportunity to provide evidence or information to substantiate a defense.

12. Bald unsupported assertions of conclusory accusations cannot create a genuine issue of material fact to preclude the entry of Summary Judgment. McCain vs. Pennbank, 379 Pa. Super. 313, 549 A.2d. 1311 (1988); Golashevsky vs. Commonwealth, Department of Environmental Resources, 683 A.2d. 1299, 1302 (Pa. Cmwlth., 1996).

13. 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 \$19,522.90 with interest at the legal interest rate of 6.00% per annum from January 21, 2008, plus attorneys' fees of \$300.00 and costs.

Respectfully Submitted:

By: 
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

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

CHASE BANK USA, N.A.

Plaintiff No:

vs.

COMPLAINT IN CIVIL ACTION

ANTHONY D VILLELLA

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 1400
Pittsburgh, PA 15219
(412) 434-7955
FAX: 412-338-7130
06401642 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

ANTHONY D VILLELLA

Defendant

COMPLAINT AND NOTICE TO DEFEND

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

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

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

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

COMPLAINT

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

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

ANTHONY D VILLELLA
143 BEST LN
COALPORT, PA 16627

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number XXXXXXXXXXXXXXXXX8805 .

4. Defendant made use of said credit card and has a current balance due of \$19522.90 .

5. Defendant is in default of the terms of the Cardholder Agreement having not made monthly payments to Plaintiff thereby rendering the entire balance immediately due and payable.

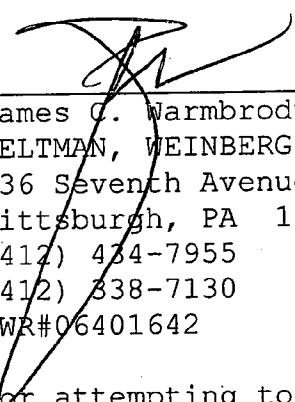
6. Plaintiff avers that the Cardholder Agreement between the parties provides that Defendant will pay Plaintiff's attorneys' fees.

7. Plaintiff avers that such attorneys' fees will amount to \$300.00 .

8. Plaintiff is entitled to interest at the statutory rate of 6.00% per annum from January 21, 2008.

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 against Defendant, ANTHONY D VILLELLA, individually, the amount of \$19522.90 with continuing interest thereon at the statutory rate of 6.00% per annum from January 21, 2008, plus attorneys' fees of \$300.00 and costs.


James C. Warmbrodt, 42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
436 Seventh Avenue, Suite 1400
Pittsburgh, PA 15219
(412) 434-7955
(412) 338-7130
WWR#06401642

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

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$19,522.90	10/29/07	\$1,752.00	\$2,456.00

CHASE 9

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

21247.PDF 7.28.2023.D

ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

1:5000 160286 22567983088055*

CHASE

Opening/Closing Date: 09/10/07 - 10/03/07 **CUSTOMER SERVICE**
Payment Due Date: 10/28/07 In U.S. 1-800-945-2000
Minimum Payment Due: \$2,456.00 Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-203-524-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

MASTERCARD ACCOUNT			ACCOUNT INQUIRIES
Previous Balance	\$19,013.96	Total Credit Line	\$20,000
Purchases, Cash, Debts	+\$39.00	Available Credit	\$477
Finance Charges	+\$469.94	Cash Access Line	\$4,000
New Balance	<u>\$19,522.90</u>	Available for Cash	\$0
			PAYMENT ADDRESS

EXHIBIT

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.

TRANSACTIONS

TRANSACTIONS			Amount	
Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit
09/30		LATE FEE		\$39.00

FINANCE CHARGES

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
and other costs expressed as a percentage.

This Statement is a Facsimile - Not an original

X 0000001 F133335 D 7 000 N Z 09 07/10/09 Page 1 of 1 05686 MA MA 21747 2821000007000217470

EXHIBIT

Cardmember Agreement

CMA12675

ACCEPTANCE OF THIS AGREEMENT

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

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

USING YOUR ACCOUNT

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

Types of Transactions:

- Purchases: You may use your card to pay for goods or services.
- Checks: We may provide you cash advance checks or balance transfer checks as a way to use your account. We also refer to them in this agreement as a check or checks. You may use a check to pay for goods or services, to transfer balances to your account, or for other uses we allow. But you may not use these checks to transfer balances to this account from other accounts with us or any of our related companies. Only the person whose name is printed on the check may sign the check. Cash advance checks are treated as cash advances and balance transfer checks are treated as balance transfers, except as noted in this agreement or any offer we make to you. We may treat checks that we call convenience checks as balance transfer checks. However, checks 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 Cycles: In order to manage your account, we divide time into periods called "billing cycles". Each billing cycle is approximately one month in length. For each calendar month, your account will have a billing cycle that ends in that month. Your account will have a billing cycle ending in each calendar month whether or not there is a billing statement for that billing cycle.

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

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

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

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

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

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

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

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

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

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

- We or one of our related companies is the payee on the check.
- Your credit 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 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 payment, if not 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 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 of any such payment 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 statement.

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

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

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

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

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

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

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

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

FINANCE CHARGES

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

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

A "margin" is the percentage we add to the Prime Rate to calculate the APR. A "business day" is any day that is not a weekend or federal holiday. The Rates and Fees Table shows which rates, if any, are variable rates. It also lists the margin for each variable rate and any minimum daily periodic rate and corresponding APR. Two business days before the Closing Date shown on your billing statement we can tell what the Prime Rate is. We then add the applicable margin to the 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, cash advance checks, overdraft advances, and each promotion). These calculations may combine different categories with the same daily periodic rates. This is how it works:

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

- First, for each day of the billing cycle, we multiply the daily balance by the daily periodic rate.

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

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

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

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

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

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

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

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

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

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

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

- cash advance checks;

- cash advances

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

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

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

- balance transfer checks;
- balance transfers.

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

OTHER FEES AND CHARGES

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

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

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

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

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

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

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

DEFAULT/COLLECTION

We may consider you to be in default if any of these occur:

- We do not receive at least the minimum amount due by the due date and time due as shown on your billing statement.
- You exceed your credit line.
- You fail to comply with the terms of this agreement or any agreement with one of our related companies.
- We obtain information that causes us to believe that you may be unwilling or unable to pay your debts to us or to others on time.
- You file for bankruptcy.

You become incapacitated or in the event of your death.

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

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

CLOSING YOUR ACCOUNT

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

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

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

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

ARBITRATION AGREEMENT

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

OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO A COURT SUCH AS DISCOVERY OR THE RIGHT TO APPEAL THE DECISION MAY BE MORE LIMITED EXCEPT AS OTHERWISE PROVIDED BELOW, THOSE RIGHTS ARE WAIVED.

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

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

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

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

As an exception to this Arbitration Agreement, you retain the right to pursue in a small claims court any Claim that is within that court's jurisdiction and proceeds on an individual basis. If a party elects to arbitrate a Claim, the arbitration will be conducted as an individual action. Neither you nor we agree to any arbitration on a class or representative basis, and the arbitrator shall not have authority to proceed on such basis. This means that even if a class action lawsuit or other representative action, such as that in the form of a private attorney general action, is filed, any Claim between us related to the issues raised in such lawsuit will be subject to an individual arbitration claim if either you or we so elect.

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

American Arbitration Association, 335 Madison Avenue, Floor 10, New York, NY 10017-4855, Web site: www.adr.org; 800-778-7872; or

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

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

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 reason for requiring us to do so or you ask us and we determine there is good cause for doing so. Each party will bear the expense of the fees and costs of that party's attorneys, experts, witnesses, documents and other expenses, regardless of which party prevails, for arbitration and any appeal (as permitted below), except that the arbitrator shall apply any applicable law in determining whether a party should recover any or all fees and costs from another party.

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

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 may have relating to this agreement. Modifications, additions, or deletions are called "Changes" or a "Change". We will notify you of any Change if required by applicable law. These Changes may be effective with notice only, at the time stated in our notice, in accordance with applicable law. Unless we state otherwise, any Change will apply to the unpaid balances on your account and to new transactions.

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

CREDIT INFORMATION

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

We may report information about you and your account to credit bureaus, including your failure to pay us on time. If you request additional cards on your account 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. Notices to one of you will be considered notice to all of you and all of you will remain obligated on the account.

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

TELEPHONE MONITORING AND RECORDING

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

INFORMATION SHARING

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

ILLINOIS CARDMEMBERS

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

ENFORCING THIS AGREEMENT

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

ASSIGNMENT

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

GOVERNING LAW

THE TERMS AND ENFORCEMENT OF THIS AGREEMENT AND YOUR ACCOUNT SHALL BE GOVERNED AND INTERPRETED IN ACCORDANCE WITH FEDERAL LAW AND, TO THE EXTENT STATE LAW APPLIES, THE LAW OF DELAWARE, WITHOUT REGARD TO CONFLICT-OF-LAW PRINCIPLES. THE LAW OF DELAWARE, WHERE WE AND YOUR ACCOUNT ARE LOCATED, WILL APPLY AND MATTER WHERE YOU LIVE OR USE THE ACCOUNT.

FOR INFORMATION

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

YOUR BILLING RIGHTS

Keep This Notice For Future Use

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

Notify Us in Case of Errors Or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the Cardmember Service address shown on your billing statement. Write to us as soon as possible. We must hear from you no later than 60 days after we 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 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 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow those 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 she is **Angela S. Szlezak, Manager of Chase Bank, USA, N.A.**, plaintiff herein, that she 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 her knowledge, information and belief.

A handwritten signature in black ink, appearing to read "Angela S. Szlezak", is written over a horizontal line.

(Signature)

mailed
2/26/08

intm
(libby)

To the herein **PARTIES** you are hereby
notified to plead to the enclosed **NEW**
MATTER within 20 days of service thereof or
a default judgment may be entered against you.

Anthony Villella
ANTHONY VILLELLA, Pro Se

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

CHASE BANK USA, NA	:	
	:	No: 08-159-CD
Plaintiff	:	
	:	
vs.	:	
	:	
ANTHONY D. VILLELLA	:	
	:	
Defendant	:	
	:	
	:	

Answer with Affirmative Defenses
filed on behalf of Defendant

Pro Se:

Anthony D. Villella
143 Best Lane
Coalport, PA 16627

EXHIBIT

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6401642

ANSWER OF DEFENDANT, ANTHONY D. VILLELLA, TO
PLAINTIFF'S COMPLAINT WITH NEW MATTER

1. Denied. After reasonable investigation, Defendant cannot this affirm allegation.
2. Admitted.
3. Denied as stated. The subject contract speaks for itself. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
4. Denied. Plaintiff is unsure of the alleged amount of said balance, if any. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
5. Denied as stated. The allegation in this paragraph calls for a legal conclusion and therefore no response is required. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
6. Denied as stated. The subject contract speaks for itself. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
7. Denied as stated. The allegation in this paragraph calls for a legal conclusion and therefore no response is required. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.
8. Denied as stated. The allegation in this paragraph calls for a legal conclusion and therefore no response is required. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.

9. Admitted in part; denied in part. It is admitted that Plaintiff has made requests for payment. The remainder of the paragraph is denied. By way of further answer, strict proof of Plaintiff's allegations is demanded at trial.

WHEREFORE, Defendant, Anthony D. Villella, respectfully requests that this Honorable Court deny and dismiss Plaintiff's Complaint, with prejudice, and enter judgment in its favor and against Plaintiff, for all consequential and incidental damages, including costs and such other and further relief as this Honorable Court deems just and proper.

NEW MATTER

1. Defendant incorporates herein by reference the averments contained in paragraphs 1 through 9 inclusive of this Answer and New Matter as fully as though the same were herein set forth at length.

2. Plaintiff's Complaint fails to state a claim upon which relief may be granted.

3. Plaintiff's claims are barred by the doctrine of Accord and Satisfaction.

4. Plaintiff's claims are barred by the doctrine of Estoppel.

5. Plaintiff's claims are barred by the applicable Statute(s) of Limitations.

6. Plaintiff's claims are barred by the Statute of Frauds.

7. The Complaint is barred by the doctrine of waiver.

8. The Complaint is barred by the doctrine of laches.

9. The Complaint is barred, in whole or in part, by plaintiff's failure to mitigate their claimed damages.

10. The Complaint is barred by the terms of the contract between the parties.

11. The Complaint is barred by the doctrines of frustration for purpose and failure of consideration.

12. The Complaint should be dismissed because the agreement between the parties contains a provision that makes arbitration the sole remedy for any breaches of that agreement.

13. Plaintiff's contract claims are barred because the agreement sued upon was the product of duress.

14. Plaintiff's contract claims are barred because the agreement between the parties was illegal and therefore unenforceable.

15. The claims set forth in the Complaint are barred as the amount alleged to be owed has been discharged in bankruptcy.

16. The claims set forth in the Complaint are barred because the agreement between the parties was based on fraud.

17. The claims set forth in the Complaint are barred because the payments have been made.

18. The claims set forth in the Complaint are barred by license.

19. The claims set forth in the Complaint are barred by the doctrine of resjudicata.

20. The claims set forth in the Complaint are barred by the release.

WHEREFORE, Defendant, Anthony D. Villella, respectfully requests that this Honorable Court deny and dismiss Plaintiff's Complaint, with prejudice, and enter judgment in its favor and against Plaintiff, for all consequential and incidental damages,

including costs and such other and further relief as this
Honorable Court deems just and proper.

Date: 2-26-08

By: Anthony Villella
Anthony Villella, Pro se
Defendant

VERIFICATION

Donna Kehler, verifies that the statements made in the Answer of Defendant to Plaintiff's Complaint with New Matter are true and correct to the best of her knowledge, information and belief. The undersigned understands that the statements made herein are made subject to the penalties of 18 Pa. C.S. § 4904 relating to unsworn falsification to authorities.

Date: 2-26-08

By: Anthony Villella
Anthony Villella, Pro se
Defendant

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

CHASE BANK USA, NA

Plaintiff : No: 08-159-CD

vs.

ANTHONY D. VILLELLA

Defendant :

CERTIFICATE OF SERVICE

I, Anthony D. Villella, hereby avers that a true and correct copy of Defendant's Answer to Defendant's Complaint with New Matter has been served upon the following party via U.S. Regular Mail on this 26 day of February, 2008:

James Warmbrodt, Esq.
Weltman, Weinberg & Reis
436 S. 7th Street Suite 1400
Pittsburgh, PA 15219

By: Anthony D. Villella
Anthony D. Villella, Pro Se
Defendant

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

CHASE BANK USA NA,

Plaintiff,

v.

NO.: 08-159-CD

ANTHONY D VILLELLA,

Defendant.

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

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

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

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

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

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

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

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

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

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

EXHIBIT

C

7. In these Requests for Admissions:

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

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

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

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

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

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

9. These requests are of a continuous nature.

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

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

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

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

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

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

REQUEST FOR PRODUCTION OF DOCUMENTS 1:

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

REQUEST FOR PRODUCTION OF DOCUMENTS 2:

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

REQUEST FOR ADMISSION NO. 1:

Defendant applied for the Credit Card referenced in the Complaint.

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:

Defendant has failed to make all required payments on the credit card.

Admitted _____

Denied _____

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

REQUEST FOR ADMISSION NO. 3:

The attached monthly statements, from December 4, 2004 through December 9, 2007, correctly identify the payments, charges, and balances on the account.

Admitted _____

Denied _____

If the answer to Request for Admissions No. 3 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. 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:

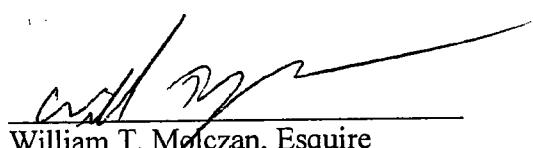
\$19522.90 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied _____

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

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



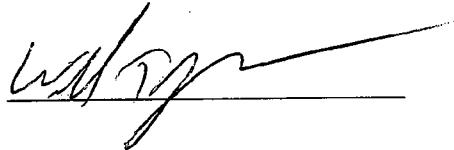
William T. Molczan, Esquire
PA I.D. #47437
WELTMAN, WEINBERG & REIS
CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR:6401642

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:

Anthony D Villella
143 Best Ln
Coalport Pa 16627



Page 114 of 197
Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$1,883.60	01/28/05	\$0.00	\$37.00

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

BANK ONE.

Did you know you could
 transfer balances online?
 Check out if you qualify by
 going to www.bankoneBT.com.

541711679830880500003700001883601

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

12190 BEX Z 305
 ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

5000 160281 2256 7983088055

BANK ONE.

Statement Date:	12/04/04 - 01/03/05	CUSTOMER SERVICE
Payment Due Date:	01/28/05	In U.S. 1-800-436-7927
Minimum Payment Due:	\$37.00	Espanol 1-888-446-3308
		TDD 1-800-955-8060
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$0.00	Total Credit Line	\$21,800	P.O. Box 15298
Purchases, Cash, Debits	+\$1,825.24	Available Credit	\$19,916	Wilmington, DE 19850-5208
Finance Charges	+\$58.36	Cash Access Line	\$4,360	PAYMENT ADDRESS
New Balance	<u>\$1,883.60</u>	Available for Cash	<u>\$4,360</u>	P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
12/14	34266883515000663552666	42310 CHECK TO BANKCARD SERV	\$910.42	
12/16	34266883515000663552666	TRANSACTION FINANCE CHARGE	27.31	
12/20	34266883575000242476224	42311 CHECK TO DELL PREFERRED ACCT	914.82	
12/22	34266883575000242476224	TRANSACTION FINANCE CHARGE	27.44	

FINANCE CHARGES

Category	Daily Periodic Rate		Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
	31 days in cycle	APR		Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.05751%	20.99%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	.04107%	14.99%	\$0.00	\$0.00	\$54.75	\$54.75
Promotions	.01094%	3.99%	\$617.40	\$2.10	\$0.00	\$2.10
Promotions	.01094%	3.99%	\$443.00	\$1.51	\$0.00	\$1.51
						<u>\$58.36</u>

Total finance charges

Effective Annual Percentage Rate (APR): 38.36%

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 and enter in 129627 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 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.

Creditors 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 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 11:00 p.m. local time at our post office box designated for payments on this statement, we will credit your payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, credit for your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service Advisor, or our website will be subject to any processing times disclosed for those payments.

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and any representation from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to 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 but is marked "partial," and contains a similar notation, or that you otherwise tender in full satisfaction of a disputed account, must be sent to Card Services, P.O. Box 15404, Wilmington, DE 19850-0229 as soon as possible. We rights regarding such payment (e.g. if it is determined there is no valid dispute or if any such check is received after the due date), you may accept the check and you will still owe any remaining balance. We have the right 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 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 assessed. At the time you pay your outstanding balance in full, your payment of the annual fee does not affect your 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. 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 the corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum Finance Charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction Finance Charge 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 page). Fees and credits 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 debit balance for the daily periodic rate. If a daily periodic rate applies to a feature, we multiply the daily balance for that feature by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If the statement for a card shows a previous cycle average daily balance for purchases, we do the same thing for purchases of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

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

To Case of Errors or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-0229 as soon as possible. We must receive your letter 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 on your bill. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can change your payment on the amount you think is wrong. To stop the payment, write a letter or call (using the Cardmember Service address or telephone number shown on this statement) and teach 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 been unable 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 or operates the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.

MA101504

Take advantage of this 3.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 3.99% fixed APR that lasts for the life of the transferred balance.

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Make a special purchase
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 3.99% fixed APR for the life of the balance. See the enclosed insert for more details.

MKT10009

Date: _____
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 05/03/2005 2650

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** \$

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

10441155110 444679830880541 2650

Date: _____
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 05/03/2005 2651

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** \$

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

10441155110 444679830880541 2651

Date: _____
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 05/03/2005 2652

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** \$

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

10441155110 444679830880541 2652

ENDORSE HERE

ENDORSE HERE

ENDORSE HERE

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
RESERVED FOR FINANCIAL INSTITUTION USE.

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Page 142 of 197
Statement for account number: 5417 1167 9830 880

New Balance Payment Due Date Past Due Amount Minimum Payment
\$2,586.31 02/28/05 \$0.00 \$51.00

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

BANK ONE.

Did you know you could
transfer balances online?
Check out if you qualify by
going to www.bankoneBT.com.

541711679830880500005100002586316

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

17322 BX Z3405
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

5000160281 225679830880551*

BANK ONE.

Statement Date: 01/04/05 - 02/03/05 CUSTOMER SERVICE
Payment Due Date: 02/28/05 In U.S. 1-800-436-7927
Minimum Payment Due: \$51.00 Espanol 1-888-446-3308
TDD 1-800-955-8080
Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 ACCOUNT INQUIRIES

Previous Balance	\$1,883.60	Total Credit Line	\$21,800	P.O. Box 15298
Payment, Credits	-\$40.00	Available Credit	\$19,213	Wilmington, DE 19850-5298
Purchases, Cash, Debits	+\$714.00	Cash Access Line	\$4,360	PAYMENT ADDRESS
Finance Charges	+\$28.71	Available for Cash	\$4,360	P.O. Box 15153 Wilmington, DE 19886-5153
New Balance	\$2,586.31			

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans	Date	Reference Number	Merchant Name or Transaction Description	Credit	Debit	Amount
01/21	34266880255000129913652	42652	CHECK TO HEALTHCARE RESOURCE GRP		\$714.00	
01/25	34266880255000129913652		TRANSACTION FINANCE CHARGE		21.42	
01/26	10260260409607204081023		Payment Thank You	Wilmington	DE	40.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	PERIODIC RATE(S) AND APR(S) MAY VARY		
				Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.04107%	14.99%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.05751%	20.99%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	.04107%	14.99%	\$0.00	\$0.00	\$21.42	\$21.42
Promotions	.01054%	3.99%	\$902.84	\$3.07	\$0.00	\$3.07
Promotions	.01054%	3.99%	\$917.40	\$3.12	\$0.00	\$3.12
Promotions	.01054%	3.99%	\$322.66	\$1.10	\$0.00	\$1.10

Total finance charges \$28.71

Effective Annual Percentage Rate (APR): 13.59%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

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

IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION
YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK
ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU
DO TODAY, WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED
BUSINESS AND WELCOME TO CHASE!

Final notice of Free Cardmember Thank You before 4/10/05!
You're entitled to a Free \$100.00 Cardmember Thank You!
Call before 4/1/05 to get 3 magazines FREE for a year.
They've already been purchased for you! Even processing is
absolutely FREE! Call now for details. 1-800-607-9459.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Credit of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. dollars, and drawn on a bank or 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 payable to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made payable to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed up to 2 to 3 days. Please make electronic payments to our automated telephone service. Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

Checks Collected Electronically: We reserve the right to electronically collect your applicable payment checks, or other form of payment, from your account, from the bank account on which the check is drawn. Our receipt of your payment check is your authority for us to collect the amount of the check electronically, or by sending 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 19856-5049. 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 day we send your statement. The annual fee is waived if you pay off 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 the corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you incur a balance transfer, cash advance, or cash advance check, or 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 amounts), subtract any payments or credits, and make any adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfers/convenience checks and cash 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 balance for purchases, we do the same thing for purchases. We then subtract the purchases for purchases, we do the same thing for purchases. We then add these periodic finance charges to your daily balance 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 daily periodic finance charge you already paid on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

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

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

In Case of 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 19856-5296 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

If your letter, give us the following information.

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are not obligated to pay the part 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 on certain goods or services. You must file this protection only within the purchase date and no later than 60 days after the purchase was made in your home state or within 100 miles of your mailing address. (If we move or relocate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA020105

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Make a special purchase
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 4.99% fixed APR for the life of the balance. See the enclosed insert for more details.

MKT10003

Date: _____
Check Number: 2922
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 06/03/2005 2922

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** \$ _____
THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

1044115511044467983088054# 2922

Date: _____
Check Number: 2923
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 06/03/2005 2923

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** \$ _____
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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

1044115511044467983088054# 2923

Date: _____
Check Number: 2924
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 06/03/2005 2924

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** \$ _____
THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

1044115511044467983088054# 2924

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Page 150 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,288.32	03/28/05	\$0.00	\$265.00

Amount Enclosed

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

CHASE  BANK ONE.

541711679830880500028500014288324

.....

07027 BEX 2 05205
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160 280 2256 7983088055#

CHASE  BANK ONE.

Statement Date:	02/04/05 - 03/03/05	CUSTOMER SERVICE
Payment Due Date:	03/28/05	In U.S. 1-800-436-7927
Minimum Payment Due:	\$265.00	Espanol 1-888-446-3308
		TDD 1-800-955-8060
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 **ACCOUNT INQUIRIES**

Previous Balance	\$2,586.31	Total Credit Line	\$21,800	P.O. Box 15298
Payment, Credits	-\$51.00	Available Credit	\$7,511	Wilmington, DE 19850-5298
Purchases, Cash, Debits	+\$11,663.10	Cash Access Line	\$4,360	PAYMENT ADDRESS
Finance Charges	+\$89.91	Available for Cash	\$4,360	P.O. Box 15153 Wilmington, DE 19886-5153
New Balance	\$14,288.32			

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans	Merchant Name or Transaction Description		Amount	
Date	Reference Number		Credit	Debit
02/15	34266880485000184475734	42651 CHECK TO BANKCARD SERVICES	\$863.10	
02/17	34266880485000184475734	TRANSACTION FINANCE CHARGE		25.89
02/26	10570570415214212873043	PAYMENT - THANK YOU	51.00	
02/28	20590009747100601371088	BALANCE TRANSFER		10,800.00
02/28	20590009747100601371088	TRANSACTION FINANCE CHARGE		50.00

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	.04175%	15.24%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.05820%	21.24%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	.04175%	15.24%	\$0.00	\$0.00	\$25.89	\$25.89
Balance transfer	.04175%	15.24%	\$0.00	\$0.00	\$50.00	\$50.00
Promotions	.01094%	3.99%	\$868.36	\$2.68	\$0.00	\$2.66
Promotions	.01094%	3.99%	\$918.61	\$2.82	\$0.00	\$2.82
Promotions	.01094%	3.99%	\$715.91	\$2.20	\$0.00	\$2.20
Promotions	.01094%	3.99%	\$524.47	\$1.61	\$0.00	\$1.61
Promotions	.01094%	3.99%	\$1,543.21	\$4.73	\$0.00	\$4.73

Total finance charges

\$89.91

Effective Annual Percentage Rate (APR): 7.61%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

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

IMPORTANT NEWS

Please note that your payment due date may have changed and
may vary each month. Always verify the payment due date in
the box above. To request a due date change, call Customer
Service. Consider making an electronic payment online at
www.CardmemberServices.com or by calling 800-436-7958.

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!

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 Record

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

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

Writing 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 by payment 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 specified for those payments.

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

Cards Collected Electronically: We reserve the right to electronically collect your eligible payment checks at first presentation and any repayment, 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 to 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 of our rights regarding such payments (e.g. if it is determined there is no valid dispute or if such check is received at any other address, we may accept the check and you will 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 are using the account and agree to pay it when billed. The annual fee is determined by the date we mail your statement on which your account is charged and at the same time, you pay your outstanding balance in full. Your payment 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 overlimit 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 the rates and the corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

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

balance for such 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 payer). 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 your daily balance for the next day. If there is a balance transfer, we average daily balance for purposes of doing the same thing for each day of the previous billing cycle. We then add the periodic finance charges for the previous billing cycle to the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already listed on purchases listed on your previous statement or we received payment of your New Balance on your previous statement by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle. If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply such 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. Similarly, if there are monthly periodic rates, apply monthly periodic daily balance to each cycle when monthly periodic rates apply, multiply monthly daily balance to each cycle by the applicable monthly periodic rate, and then 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 payer). 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 overlimit 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 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 refuse you a 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, write letter or call using the Cardmember Service address or telephone number shown on this statement. Please 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 contact the merchant with the credit card, you may request to pay the remaining amount for the goods or services. You have this protection only if the merchant charges you more than \$50 and the purchase is 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 service, purchases are covered regardless of amount or location of purchase.]

MA020105

Page 152 of 197

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Make a special purchase
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 4.99% fixed APR for the life of the balance. See the enclosed insert for more details.

BXKT10003

Date: _____
Check Number: 3171
Paid To: _____
Amount \$ _____

This check is valid for all purposes after 07/01/2005 3171

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** \$ _____
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First USA Management Services, Inc., Delaware, OH 43015
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MEMO
SIGNATURE

10044115511044467983088054#3171

Date: _____
Check Number: 3172
Paid To: _____
Amount \$ _____

This check is valid for all purposes after 07/01/2005 3172

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

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MEMO
SIGNATURE

10044115511044467983088054#3172

Date: _____
Check Number: 3173
Paid To: _____
Amount \$ _____

This check is valid for all purposes after 07/01/2005 3173

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** \$ _____
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Page 146 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,035.90	04/23/05	\$0.00	\$260.00

Amount Enclosed \$

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

CHASE BANK ONE

541711679830880500028000014035905

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

13829 BEX Z 09305
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

5000 160281 2256 798308805511

CHASE BANK ONE.

Statement Date:	03/04/05 - 04/03/05	CUSTOMER SERVICE
Payment Due Date:	04/23/05	In U.S. 1-800-436-7927
Minimum Payment Due:	\$280.00	Espanol 1-888-446-3308
		TDD 1-800-955-8060
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$14,288.32	Total Credit Line	\$21,800	P.O. Box 15298
Payment, Credits	-\$300.00	Available Credit	\$7,764	Wilmington, DE 19850-5298
Finance Charges	+\$47.58	Cash Access Line	\$4,360	
New Balance	\$14,035.90	Available for Cash	\$4,360	P.O. Box 15153 Wilmington, DE 19886-5153

ACCOUNT INQUIRIES
VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
03/21	10800800410116253063061	PAYMENT - THANK YOU	\$300.00	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
	31 days in cycle					
Purchases	.04244%	15.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.05888%	21.49%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$703.90	\$2.39	\$0.00	\$2.39
Promotions	.01094%	3.99%	\$917.88	\$3.12	\$0.00	\$3.12
Promotions	.01094%	3.99%	\$715.38	\$2.43	\$0.00	\$2.43
Promotions	.01094%	3.99%	\$865.41	\$2.94	\$0.00	\$2.94
Promotions	.01094%	3.99%	\$10,820.43	\$36.70	\$0.00	\$36.70

Total finance charges

\$47.58

Effective Annual Percentage Rate (APR): 3.99%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

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

IMPORTANT NEWS

Valued Cardmembers: Reply by 6/10/05! You're entitled to a FREE \$100 Cardmember Thank You! Respond now to get 3 magazines FREE for a year. They have already been reserved for you! Call for details to claim yours. 1-800-354-1557.

Save on great gifts for all the great moms in your life! Receive 15% off your purchase when you use promotion code BANK23. This Mother's Day, give her something extraordinary in return for all the love she's given to you.

For details, please visit WWW.1800FLOWERS.COM/DISCLAIMER.

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 143073 where it asks for your certificate number. These products are not available to the general public, so act now!

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Credit Card Payments: For payments by regular U.S. mail, send at least your minimum payment due on the bill. If you prefer, you may pay the full amount due on your statement. All payments by mail must comply with the instructions on this statement, and must be received by mail 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 payable to us on any day except December 25 by 10:00 a.m. (local time) at our post office box designated for payment on our statement, we will credit the payment to your account on the day the payment is in accordance with our payment instructions. If the day the payment is in accordance with our payment instructions, but is made payable to us after 10:00 a.m. (local time) at our post office box designated for payment on our statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

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

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of your account, must be sent to Card Services, P.O. Box 15040, Wilmington, DE 19859-5349. We reserve all our rights if you do not do this. If we discover there is no valid deposit or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance. We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. purchases, balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, promotional rates, or overdraft charges). These calculations may differ from the calculations made with the general periodic rates. If your general periodic 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 the periodic finance charge for that feature. Then we add the 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 listed for purchases itemized on your previous statement or we received payment of your Net Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of those results by the number of days in the applicable billing cycle(s), and then add all of the results together, we've totalled all of the periodic finance charges for the billing cycle, except for 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 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 transfers/convenience checks); if you pay your full Net Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, or overdraft advances.

Base 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 statement, call us at 1-800-222-1848 or write to Card Services at P.O. Box 15040, Wilmington, DE 19859-5349 as soon as possible. We will hear from you no later than 20 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 (explain, if you can, why you believe there is an error). If you need more information, describe the item you are unsure about.

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

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services you purchased with a credit card transaction made with a participating merchant, and the merchant is not able 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 it was not, or exceeds 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.)

MAD20105

ENDORSE HERE

X

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
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ENDORSE HERE

X

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RESERVED FOR FINANCIAL INSTITUTION USE.



Statement for account number: 5417 1167 9830 8

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$13,781.03	05/23/05	\$0.00	\$275.00

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

CHASE  BANK ONE

541711679830880500027500013781030

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

11370 BEX Z 12305 C
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

5000 16028 22567983088055

CHASE  BANK ONE

Statement Date:	04/04/05 - 05/03/05	CUSTOMER SERVICE
Payment Due Date:	05/23/05	In U.S. 1-800-436-7927
Minimum Payment Due:	\$275.00	Espanol 1-888-446-3308
		TDD 1-800-955-8060
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$14,035.90	Total Credit Line	\$21,800	P.O. Box 15298
Payment, Credits	-\$300.00	Available Credit	\$8,018	Wilmington, DE 19850-5298
Finance Charges	+\$45.13	Cash Access Line	\$4,360	PAYMENT ADDRESS
New Balance	<u>\$13,781.03</u>	Available for Cash	\$4,360	P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/credicards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
Credit	Debit		
04/18	11081080407419222822605	PAYMENT - THANK YOU	\$300.00

FINANCE CHARGES

Category	Daily Periodic Rate		Average Daily Balance	Finance Charge Due	Transaction Fee	FINANCE CHARGES
	30 days in cycle	Corresponding APR				
Purchases	0.04244%	15.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	0.05888%	21.49%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	0.01094%	3.99%	\$411.58	\$1.35	\$0.00	\$1.35
Promotions	0.01094%	3.99%	\$917.72	\$3.02	\$0.00	\$3.02
Promotions	0.01094%	3.99%	\$716.26	\$2.35	\$0.00	\$2.35
Promotions	0.01094%	3.99%	\$865.84	\$2.85	\$0.00	\$2.85
Promotions	0.01094%	3.99%	\$10,834.28	\$35.55	\$0.00	\$35.56

Total finance charges \$45.13

Effective Annual Percentage Rate (APR): 3.99%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

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

IMPORTANT NEWS

As a valued cardmember, you are eligible to receive high-quality merchandise not available to the general public from top brands such as Lenox, Tonka, Disney and more! Just go to WWW.VALUECENTER.COM and enter in 143206 where it asks for your certificate number. Act now, quantities are limited!

You're entitled to a Cardmember Thank You valued up to \$45.00! Simply call before July 15, 2005 to claim yours by selecting your favorite DVD movies. Best of all, shipping and handling is absolutely FREE and there's no club to join. Just call now for details and selections! 1-888-586-7081.

Did you know you could transfer balances online?
Check out if you qualify by going to www.chase.com/balancetransfer.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Credit Card Payments: For payments by regular U.S. mail, send at least our minimum payment due to our address (domestic) or postmark given on the statement. Your payment must meet 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 is 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 the statement, we will credit the payment to your account account as of the day it is received. If it is received after our payment instructions are made available to us after 10:00 p.m. local time at our post office box designated for payments on the statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service 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.

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

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender to us, is taken as a full payment and will be sent to Card Services, P.O. Box 15269 Wilmington, DE 19854-5269. We reserve all our rights under the law for this payment (e.g. if it is discovered there is no valid dispute or if a payment check is received from 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 in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect your right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. purchases, balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, promotional balances, over-the-counter purchases). These rates are determined by us and are subject to change at any time. We will charge periodic finance rates is variable, the interest 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 transfers/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the applicable rate and add the periodic rate for that day. We then add the 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 listed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

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

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

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 statement, you may call us at 1-800-255-5269 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 unexpected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are 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 of telephone number shown on the statement must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and the merchant made a consumer complaint to us within 60 days of the time you made the purchase, and you have tried in good faith to resolve the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MAC20105

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Make a special purchase
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 4.99% fixed APR for the life of the balance. See the enclosed insert for more details.

IMKT10003

Date: _____
Check Number: 3853
Paid To: _____
Amount \$ _____

This check is valid for all purposes after 08/31/2005

3853

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** U.S. Dollars

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015
209
MEMO

SIGNATURE

1044115511044467983088054#3853

Date: _____
Check Number: 3854
Paid To: _____
Amount \$ _____

This check is valid for all purposes after 08/31/2005

3854

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** U.S. Dollars

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015
209
MEMO

SIGNATURE

1044115511044467983088054#3854

Date: _____
Check Number: 3855
Paid To: _____
Amount \$ _____

This check is valid for all purposes after 08/31/2005

3855

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF
Void **Void** **Void** **Void** U.S. Dollars

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FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE BOARD

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Page 138 of 197
Statement for account number: 5417 1167 9830 8805
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$14,169.45 06/23/05 \$0.00 \$283.00

CHASE BANK ONE.

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

541711679830880500028300014169454

02403 BEX Z 15405 D
 ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

5000 160 28 2256 798 30880551#

CHASE BANK ONE.

Statement Date: 05/04/05 - 06/03/05 CUSTOMER SERVICE
 Payment Due Date: 06/23/05 In U.S. 1-800-436-7927
 Minimum Payment Due: \$283.00 Espanol 1-888-446-3308
 TDD 1-800-955-8060
 Outside U.S. call collect
 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 ACCOUNT INQUIRIES

Previous Balance	\$13,781.03	Total Credit Line	\$21,800 P.O. Box 15298
Payment, Credits	-\$275.00	Available Credit	\$7,630 Wilmington, DE 19850-5298
Purchases, Cash, Debits	+\$598.00	Cash Access Line	\$4,360
Finance Charges	+\$65.42	Available for Cash	\$4,360 PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153
New Balance	\$14,169.45		

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
05/11	34266881335000600685520	44002 CHECK TO GMAC	\$598.00	
05/13	34266881335000600685520	TRANSACTION FINANCE CHARGE	17.94	
05/21	11421410403666227493095	PAYMENT - THANK YOU	275.00	

FINANCE CHARGES

Category	PERIODIC RATE(S) AND APR(S) MAY VARY					
	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	0.04313%	15.74%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	0.05957%	21.74%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	0.04313%	15.74%	\$0.00	\$0.00	\$17.94	\$17.94
Promotions	0.01094%	3.99%	\$189.25	\$0.65	\$0.00	\$0.65
Promotions	0.01094%	3.99%	\$917.99	\$3.12	\$0.00	\$3.12
Promotions	0.01094%	3.99%	\$716.47	\$2.43	\$0.00	\$2.43
Promotions	0.01094%	3.99%	\$668.09	\$2.94	\$0.00	\$2.94
Promotions	0.01094%	3.99%	\$10,837.38	\$36.76	\$0.00	\$36.76
Promotions	0.01094%	3.99%	\$463.54	\$1.58	\$0.00	\$1.58
Total finance charges						\$65.42

Effective Annual Percentage Rate (APR): 5.55%

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.

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.

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 electronic checks at first payment and any payment from the beginning of the term.

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

original check will be returned to you. If you do not receive a response from us within 30 days, you may file a complaint with the Better Business Bureau or the state attorney general.

Conditions of Payment: We may pay a check or other form of payment to you, or to your bank, if the amount is marked "paid in full" or contains a similar notation, or that you otherwise tend to disburse a disputed amount, must be sent to Card Services, P.O. Box 13245, Wilmington, DE 19850-9494. We reserve all our rights regarding such payments. If it is determined there is no valid dispute of a particular check, we may accept the check and you will still be responsible for 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 shall be set aside.

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

Annual Remittance 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 when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your rights to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on the statement, applied to the beginning of a billing cycle, balance transfers, balance transfers/rebates checks, each advance, each advance check, promotional balances or overall balances. These calculations may combine different categories with different periodic rates. If your annual percentage rate is variable, the interest margin used to determine that rate and its components, if applicable are described in your Credit Card 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 periodic finance charge for each balance transfer, for balance transfer/convenience check, cash advance, or each advance check, in the amounts stated in your Credit Card Agreement, as amended.

balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfers/income checks and cash advance checks are added as of the date accepted by the payee). Fees are added on the date of a related transaction or the next day of the billing cycle. The day a given periodic rate applies to any feature, we multiply the balance by that periodic rate to determine the daily balance. A credit balance is treated as a balance of zero. This gives us today's daily balance. A credit balance is treated as a balance of zero. This gives us today's daily balance. We then add these periodic finance charges to your periodic daily balance to get the beginning balance for the next day. If there is no transaction cycle, we average today's daily balance for purchases, we divide the average by each day of the previous cycle to get the daily balance for purchases for the previous billing cycle. However, the daily balance for previous purchases is considered to be zero for each day of the previous billing cycle. A periodic finance charge was already listed on purchases itemized on your billing statement or we received payment of your Net Balances on your previous statement by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates are used, we add all of the daily periodic finance charges for all factors. To determine an average daily balance, we divide your total daily balance and divide by the number of the days in the applicable monthly billing cycle. If you multiply the average daily balance for each factor by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle, and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each factor 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 Pollet (fled 20 days; We add periodic finance charges to your balance from the time of the transaction date or the beginning of the billing cycle in which they are posted to your account) except that they are charged on balance transfers/convenience checks and cash advance checks from the day the check is accepted by the payee. They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers/convenience checks). If you pay your bill in full by the payment due date and your previous balance was zero or a credit balance, there is no grace period for balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or you need more information about a transaction on your bill, write to Cardmembership Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We will then 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

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

See [Debt Collection](#) for more information. If you believe that the amount or the terms of your debt are incorrect, or if you believe that you have been discriminated against, you may file a complaint with the [Consumer Financial Protection Bureau](#) or the [State Attorney General's Office](#). If you believe that you have been defrauded, you may file a complaint with the [Federal Trade Commission](#). If you believe that you have been defrauded, you may file a complaint with the [Federal Trade Commission](#).

Special Rule for Credit Card Purchases. If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. [If we own or operate the merchant, or if we mailed you the advertisement for the property or services, or if we have no covered creditors or if amount or location of purchase.]

14012010

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Make a special purchase
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 4.99% fixed APR for the life of the balance. See the enclosed insert for more details.

MKT1003

Check Number: 4263
Date: _____
Paid To: _____
Amount \$ _____

This check is valid for all purposes after 10/01/2005 4263

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE ORDER OF \$ _____

Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

1044115511044467983088054#4263

Check Number: 4264
Date: _____
Paid To: _____
Amount \$ _____

This check is valid for all purposes after 10/01/2005 4264

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE ORDER OF \$ _____

Void Void Void Void

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

1044115511044467983088054#4264

Check Number: 4265
Date: _____
Paid To: _____
Amount \$ _____

This check is valid for all purposes after 10/01/2005 4265

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE ORDER OF \$ _____

Void Void Void Void

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

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MEMO _____ SIGNATURE _____

1044115511044467983088054#4265

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Page 122 of 197

Statement for account number: 54171167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$13,930.13	07/23/05	\$0.00	\$278.00



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

541711679830880500027800013930130

02198 BEX Z 18405 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000160281 22567983088055#



Statement Date: 06/04/05 - 07/03/05 CUSTOMER SERVICE
Payment Due Date: 07/23/05 In U.S. 1-800-945-2000
Minimum Payment Due: \$278.00 Espanol 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 ACCOUNT INQUIRIES

Previous Balance	\$14,159.45	Total Credit Line	\$21,800
Payment, Credits	-\$285.00	Available Credit	\$7,869
Finance Charges	+\$45.68	Cash Access Line	\$4,360
New Balance	\$13,930.13	Available for Cash	\$4,360

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

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Data	Reference Number	Merchant Name or Transaction Description	Amount		
			Credit	Debit	
06/22	11731730409082229584792	PAYMENT - THANK YOU		\$285.00	

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	.04313%	15.74%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.05957%	21.74%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$37.70	\$0.13	\$0.00	\$0.13
Promotions	.01094%	3.99%	\$847.91	\$2.79	\$0.00	\$2.79
Promotions	.01094%	3.99%	\$716.59	\$2.35	\$0.00	\$2.35
Promotions	.01094%	3.99%	\$866.23	\$2.85	\$0.00	\$2.85
Promotions	.01094%	3.99%	\$10,839.21	\$55.56	\$0.00	\$35.56
Promotions	.01094%	3.99%	\$599.89	\$1.97	\$0.00	\$1.97
Total finance charges						\$45.68

Effective Annual Percentage Rate (APR): 3.99%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

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

IMPORTANT NEWS

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. 1-800-280-4507.

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 143313 where it asks for your certificate number. These products are not available to the general public, so act now!

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tend to full satisfaction of a disputed amount, may be sent to Card Services, P.O. Box 15046, Wilmington, DE 19850-5299. We have the right, regarding such payments (e.g. if it determines that it would disrupt or妨害 any such check is received at any other address), to accept the check and you will still owe any remaining balance. We may choose to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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 monthly in advance or, if you use your account, you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect your 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 periodic rates may combine different categories with the same daily periodic rate. If your annual percentage rate is variable, it will change from time to time to determine the rate and its corresponding APR as disclosed in your Customer Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and 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 Customer 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 the 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 a feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add all 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 we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle. If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then add each of these results by the number of days in the applicable billing cycle, and then total all the results together, the total will also be 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 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 receive your letter 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
- Description of 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 and we receive a payment from your savings or checking account, you can stop the payment on the amount you think is wrong. To stop the payment, you can either write to us using the Cardmember Service address or telephone number shown on this statement or reach us at least three business days before the automatic payment is scheduled to occur.
- Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA020105

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Make a special purchase
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 4.99% fixed APR for the life of the balance. See the enclosed insert for more details.

MKT18003

Date: _____
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 10/31/2005 4757

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

DATE _____ 56-1551/441 999

PAY TO THE ORDER OF \$ _____

Void Void Void Void DOLLARS

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO _____ SIGNATURE _____

104411551104446798308805414757

Date: _____
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 10/31/2005 4758

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

DATE _____ 56-1551/441 999

PAY TO THE ORDER OF \$ _____

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO _____ SIGNATURE _____

104411551104446798308805414758

Date: _____
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 10/31/2005 4759

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

DATE _____ 56-1551/441 999

PAY TO THE ORDER OF \$ _____

Void Void Void Void DOLLARS

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104411551104446798308805414759



FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE REG. CC

FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE REG. CC

FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE REG. CC

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Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number. **Credit or 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. You may also make payment by check or money order to our post office box and direct it to our payable through a U.S. financial institution. U.S. branch of a foreign financial institution. Do not send cash with your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is received by us on or before the day stated 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 received by 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, or we believe you are subject to any processing times dictated for those payments, we will credit your payment as of the day it is received. **Account Information Reported to Credit Bureaus:** We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Services address listed on your statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at the presentation and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for 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.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "pay in full" or "pay in full and make a partial notation, or that you otherwise fail to fully settle the account amount, must be sent to Cardmember Services, P.O. Box 15295, Wilmington, DE 19850-5295. We receive all our rights regarding this payment (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. You will be charged the annual fee at the same time you pay your outstanding balance in full. Your payment of the annual fee does not give you the 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, money/convenience checks and cash advance checks ("check transaction"), balances, balance transfers, cash advances, promotional balances or overlimit advances). If there is a "V" next to a periodic rate on this statement, that rate may vary and the letter and margin used to describe 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 charges for that day. We then add these periodic finance charges to your daily balance to get the average daily balance for the next day. (If more than one daily periodic rate applies for the average daily balance amount at the end of the billing cycle, we calculate the daily periodic finance charge each day.) If this statement is a previous cycle, we take the daily balance for purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already added on purchases finalized on your previous statement or if a received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle with a daily periodic rate(s) applies, we add all of the daily periodic finance charges at regular intervals. We determine an average daily balance, we add the daily periodic rates and divide by the number of the days in the applicable billing cycle. We then 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 a billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for each feature by the applicable 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 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 you have a qualifying promotional balance, you must make at least one payment on 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 you have a qualifying promotional balance, you must make at least one payment on your New Balance on your current statement by the date and time your payment is due. However, if your statement shows that a minimum payment is due, you must receive at least that minimum payment by the date and time your payment is due on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors: **Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet of paper. Send the sheet of paper with the bill to: 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 dispute. If you do not want 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 debit card) and you have tried in good faith to correct the problem with the merchant, you do not have to pay the remaining amount due on the goods or services. You have a protection only when the purchase price was made in the U.S. and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if the merchant, or if we mailed you the advertisement for the property or services.

MA071105

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.*

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Make a special purchase
- ✓ Write yourself a check for some extra spending money or a weekend getaway
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 4.99% fixed APR for the life of the balance.

*See the enclosed insert for more details.

MKT10083

Check Number: 5215
Date: _____
Paid To: _____
Amount \$: _____

This check is void for all purposes after 12/01/2005 5215

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF \$ [REDACTED]

Void Void Void Void Void

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

10044115511044467983088054105215

Check Number: 5216
Date: _____
Paid To: _____
Amount \$: _____

This check is void for all purposes after 12/01/2005 5216

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF \$ [REDACTED]

Void Void Void Void Void

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209
MEMO _____ SIGNATURE _____

10044115511044467983088054105216

Check Number: 5217
Date: _____
Paid To: _____
Amount \$: _____

This check is void for all purposes after 12/01/2005 5217

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF \$ [REDACTED]

Void Void Void Void Void

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

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MEMO _____ SIGNATURE _____

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Page 134 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,042.17	09/23/05	\$0.00	\$280.00

CHASE

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

541711679830880500028000014042170000008

04765 BEX 224605 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8957

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000 160 281 22567983088055#

CHASE

Statement Date:	08/04/05 - 09/03/05	CUSTOMER SERVICE
Payment Due Date:	09/23/05	In U.S. 1-800-945-2000
Minimum Payment Due:	\$280.00	Espanol 1-888-446-3308
		TDD 1-800-955-8050
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$14,294.21	Total Credit Line	\$21,800	ACCOUNT INQUIRIES
Payment, Credits	-\$300.00	Available Credit	\$7,757	P.O. Box 15288
Finance Charges	+\$47.96	Cash Access Line	\$4,360	Wilmington, DE 19880-5298
New Balance	<u>\$14,042.17</u>	Available for Cash	<u>\$4,360</u>	PAYMENT ADDRESS
				P.O. Box 15153
				Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
08/20	1232232042508234911299	PAYMENT - THANK YOU	\$300.00

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 .04450%	16.24%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06094%	22.24%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$364.98	\$1.24	\$0.00	\$1.24
Promotions	.01094%	3.99%	\$716.43	\$2.43	\$0.00	\$2.43
Promotions	.01094%	3.99%	\$866.04	\$2.94	\$0.00	\$2.94
Promotions	.01094%	3.99%	\$10,836.85	\$36.75	\$0.00	\$36.75
Promotions	.01094%	3.99%	\$500.04	\$2.04	\$0.00	\$2.04
Promotions	.01368%	4.99%	\$600.16	\$2.55	\$0.00	\$2.55
Total finance charges						\$47.96

Effective Annual Percentage Rate (APR): 4.11%

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

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

The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Claim your Cardmember Thank You before November 10, 2005!

For Being a valued Cardmember, we've arranged for you to receive up to \$100.00 worth of your favorite magazines. Call by 11/10/05 to guarantee your selections. You must call by the date shown for details and choices. 1-800-585-7083.

As a valued Cardmember, you are eligible to receive high-quality merchandise from top brands like Cross, Lenox, and John Deere. Just go to www.valuecenter.com and enter 152496 where it asks for your certificate number. These products are not available to the general public, so act now!

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

Head back to school with special savings from 1-800-FLOWERS.com (R)! Enjoy 15%* off your purchase when you use promotion code BANK28. Start the school year off right - send gorgeous gifts that put you at the top of the class

*For details, please visit www.1800FLOWERS.com/disclaimer.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Credit Card Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payment shown on this statement. Your payment by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable from a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment amount and any amounts provided with your address visible through the window of the envelope. The envelope cannot contain more than one payment or coupon; and there can be no checks, paper files, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on or before December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of the date of the payment. 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 your account 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 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.

Cheks 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. You must present the check to your authorization for us to collect the payment. If you do not have a check depositable, 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 Payee: Any payment check or other form of payment that you send us for less than the full balance that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15045, Washington, DC 20060-0450. We will not accept payment of these payments (e.g., if it is determined that there is a 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 send 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 use 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 off your outstanding balance in full and terminate your account entirely.

Eligible Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (i.e., 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 interest amount used to determine that rate and its corresponding APR are described in the Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe eligible finance charges and a maximum finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other 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 for the applicable billing cycle, we will use the daily periodic rate that applies to the average daily balance for the applicable billing cycle.) We then repeat the above steps for each feature by the applicable daily periodic rate and then add the end of these results by the number of days in the applicable billing cycle, and then add all of the results together. The total will then 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 payment in full 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 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 may 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.

SELLING 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 Cardmember Service on a separate sheet at P.O. Box 15250, Washington, DC 20060-0250 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 appears. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:
• Your name and account number
• The dollar amount of the suspected error
• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the 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 your parts of the bill as disputed or take action to reduce the amount you question. If you have authorized us to pay a credit card bill on your behalf, we will not report the transaction to the credit card issuer or to the payment on any account you think is wrong. To stop the reporting, 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 the same state or within 100 miles of your mailing address. These limitations do not apply if you own or operate the merchant, or if we mailed you the advertisement for the property or services.

Take advantage of this 4.99% fixed APR opportunity that lasts until the balance is paid in full! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate Balance Transfer checks below. These checks come with a low promotional 4.99% fixed APR that lasts until the balance is paid in full.*

Use these checks to Transfer Balances, Pay bills, Make a purchase, Get extra cash!

- ✓ Transfer balances from higher-APR accounts
- ✓ Make a special purchase
- ✓ Write yourself a check for some extra spending money or a weekend getaway
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 4.99% fixed APR until the balance is paid in full.

*See the enclosed insert for more details.

MKT10120

Date: _____
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 01/01/2006 5921

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF \$ [REDACTED]

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO _____ SIGNATURE _____

100441155110444679830880541# 5921

Date: _____
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 01/01/2006 5922

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF \$ [REDACTED]

Void Void Void Void Void

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

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MEMO _____ SIGNATURE _____

100441155110444679830880541# 5922

Date: _____
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 01/01/2006 5923

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF \$ [REDACTED]

Void Void Void Void Void

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

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MEMO _____ SIGNATURE _____

100441155110444679830880541# 5923



FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE BOARD

ENDORSE HERE

ENDORSE HERE

ENDORSE HERE

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
RESERVED FOR FINANCIAL INSTITUTION USE.

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Page 130 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$13,787.80	10/23/05	\$0.00	\$275.00

Amount Enclosed

\$

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

CHASE

5417116798308805000275000137878000000009

21471 BX 2.27605 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000160281 225679830880551#

CHASE

Statement Date:	09/04/05 - 10/03/05	CUSTOMER SERVICE
Payment Due Date:	10/23/05	In U.S. 1-800-945-2000
Minimum Payment Due:	\$275.00	Espanol 1-888-446-3308
		TDD 1-800-955-8060
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 ACCOUNT INQUIRIES

Previous Balance	\$14,042.17	Total Credit Line	\$21,800	Wilmington, DE 19880-5298
Payment, Credits	-\$300.00	Available Credit	\$8,012	
Finance Charges	+\$45.65	Cash Access Line	\$4,360	PAYMENT ADDRESS
New Balance	\$13,787.80	Available for Cash	\$4,360	P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
09/21	12642640407473269572008	PAYMENT - THANK YOU	\$300.00	

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 .04518%	16.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06162%	22.49%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$133.13	\$0.44	\$0.00	\$0.44
Promotions	.01094%	3.99%	\$708.32	\$2.33	\$0.00	\$2.33
Promotions	.01094%	3.99%	\$856.13	\$2.85	\$0.00	\$2.85
Promotions	.01094%	3.99%	\$10,837.99	\$35.57	\$0.00	\$35.57
Promotions	.01094%	3.99%	\$500.10	\$1.97	\$0.00	\$1.97
Promotions	.01094%	3.99%	\$600.64	\$2.47	\$0.00	\$2.47
						\$45.63

Total finance charges

Effective Annual Percentage Rate (APR): 3.98%

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 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: _____

W. J. Stacey

www.360doc.com

Information About Your Account

Last or Student Credit: Please report your last or student credit card number to us if you are a customer. Address an analysis will be available to assist you. You can reach an Advisor by phoning 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payment on the statement. Your payments must mail and comply with our instructions on the statement, or payment by check or money order must be in U.S. Dollars and drawn on or payable through a financial institution in the U.S. or branch of a foreign financial institution. Do not cash checks or money orders on your credit or charge account. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is mailed to us on or before the day stated December 25 by 1:00 p.m. local time at our post office box designated for payment on the statement, we will credit the payment to your account as of the day of payment. If your payment is in accordance with our payment instructions, but is mailed to us after December 25 by 1:00 p.m. local time at our post office box designated for payment on the statement, we will credit the payment to your account as of the day after the day of payment. If your payment is not sent by regular U.S. mail to our post office box designated for payment, crediting of your payment may be delayed for up to 5 days. Payments made electronically through an automated telephone service, Customer Service Advisor, or other electronic means are not accepted, nor are corrections, three digits, 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.

Check Cashed Electronically. We reserve the right to electronically collect your eligible payment checks, at first presentation and any representation, from the bank account to which the check was drawn. Our receipt of your payment check is your authorization to us to collect the amount of the check electronically, or if needed, by a draft drawn against your bank account. Checks will be collected electronically by sending a payment message along with the check, routing and account number to your bank. Your bank account may be debited as early as the same day as the next regular payment. The original check will be destroyed and not re-presented.

image will be maintained in our records.

Conditional Payment. Any payment check or other form of payment that you send is for less than the bill balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of an account, will be rejected by Health Services, P.O. Box 15041, Wappingers Falls, NY 12590. We retain all our rights notwithstanding these payments. (If you send us a check and there is no valid deposit or if any such check is cashed, we will accept the check and you will still owe any remaining balance. We retain the right to require you to pay any such amount in cash if we so desire.)

Refund. All other payments that you make should be sent to the appropriate payment destination. We retain the right to require you to pay any such amount in cash if we so desire.)

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, for each loan (i.e., balance transfers, convenience checks and cash advances) (other than the minimum balance transfers, cash advances, promotional and other loans, and certain advances). These calculations may combine different types of loans. If there is more than one periodic rate, if there is a rate cap, and if there is a minimum rate, the first rate may vary, and the initial and margin rates used to determine that rate, and its corresponding APR are described in your Credit Card Agreement. **Minimum Finance Charge:** There is a minimum finance charge in any billing cycle. In calculating your periodic finance charge, and to determine the minimum finance charge for each balance transfer, cash advance, or other transaction, it is the amount stated in your Credit Card Agreement.

transact, cash advance, or check transaction, in the amounts stated in your Customer 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 (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 the later date of our choice (except that check transactions

are added as of the date described by the grace or a later date of our choice). Fees are added either on the date of a related transaction, or the date they are posted to your account, or the last day of the billing cycle. These fees and daily, daily balance. A credit balance is treated as a balance of zero. A daily periodic rate applies to any feature, we multiply the daily periodic rate by the daily periodic rate to get your daily finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, 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 same logic shows a previous cycle average daily balance of zero, we do not calculate the daily periodic finance charge for the day, but we do calculate the daily periodic finance charge for the previous day of the previous cycle to get the daily balance of previous day of the previous cycle. However, the daily balance for the previous cycle is considered to be zero at the start date of the present billing cycle. If a periodic finance charge was already applied to your previous account, or you received payment of your New Balance, we will subtract the amount of your previous statement or your received payment of your New Balance from your new balance statement in full by the date and time your payment was due.

On your previous statement in part (b) of this case, you will find the following information:

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

SELLING 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 15295 Wilmington, DE 19850-5295 as soon as possible. We must receive your letter from you no later than 60 days after we send you the first bill on which the error or problem occurred. You are not responsible for bills during or after that time if we do not receive your rights.

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 enclose. If you can, copy what you believe there is an error. If you have

- Describe the error and explain, if you can, why you believe there is an error. If you have more information, describe it because we are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are obligated to pay the parts of your bill that are not in question. While we investigate your question, we will not accept any payment or any action to collect the amount you are disputing. If we have addressed to us 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, letter or call using the Customer Service address or telephone number shown on this statement! must reach us at least three business days before automatic payment is scheduled to occur.
- Special Rule for Credit Card Purchasers: If you have a problem with the quality of goods or services that you purchased with a credit card, including purchases made with a credit card, you have had it repaired or replaced, or the problem with the merchandise you may not have to pay for the修理 or services. You have had it repaired only if:

pay the remaining amount due on the goods or services. You have 16 protection only if the purchase price was more than \$50 and the purchase was made in your home state within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA07104

Page 132 of 197

Take advantage of this 4.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 4.99% fixed APR that lasts for the life of the transferred balance.*

Transfer Balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Make a special purchase
- ✓ Write yourself a check for some extra spending money or a weekend getaway
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount – up to the unused portion of your credit line – and take advantage of this great 4.99% fixed APR for the life of the balance.

*See the enclosed insert for more details.

BKT10093

Date: _____ Check Number: 6222
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 01/31/2006 6222

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE ORDER OF \$ [REDACTED]

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE

10044115511044467983088054#6222

Date: _____ Check Number: 6223
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 01/31/2006 6223

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE ORDER OF \$ [REDACTED]

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE

10044115511044467983088054#6223

Date: _____ Check Number: 6224
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 01/31/2006 6224

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE ORDER OF \$ [REDACTED]

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE

10044115511044467983088054#6224

ENDORSE HERE:

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DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
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Page 50 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$13,559.13	11/23/05	\$0.00	\$271.00



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

541711679830880500027100013559130000000

15004 BEX 2 30705 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-5967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000160280 22567983088055#



Statement Date: 10/04/05 - 11/03/05 CUSTOMER SERVICE
Payment Due Date: 11/23/05 In U.S. 1-800-545-2000
Minimum Payment Due: \$271.00 Espanol 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect 1-302-594-6200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 ACCOUNT INQUIRIES

Previous Balance	\$13,787.80	Total Credit Line	\$21,800	P.O. Box 15298
Payment, Credits	-\$275.00	Available Credit	\$8,240	Wilmington, DE 19850-5298
Finance Charges	+\$46.33	Cash Access Line	\$4,350	PAYMENT ADDRESS
New Balance	\$13,559.13	Available for Cash	\$4,350	P.O. Box 15153
				Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount		Fee	Charges
			Credit	Debit		
10/22	12952950404888219781670	PAYMENT - THANK YOU		\$275.00		

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	.04518%	16.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.06162%	22.49%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$0.25	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$501.38	\$2.04	\$0.00	\$2.04
Promotions	.01094%	3.99%	\$556.18	\$2.94	\$0.00	\$2.94
Promotions	.01094%	3.99%	\$10,838.53	\$36.76	\$0.00	\$36.76
Promotions	.01094%	3.99%	\$500.13	\$2.04	\$0.00	\$2.04
Promotions	.01094%	3.99%	\$500.66	\$2.55	\$0.00	\$2.55
Total finance charges						\$46.33

Effective Annual Percentage Rate (APR): 4.11%

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 and enter in 154039 where it asks for your certificate number. Act Now, quantities are limited.

Take \$10 off Florida's finest citrus at Al's Family 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.

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 & use promotion code BNNSB.

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.

Guaranteed 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. Payments by mail must comply with the instructions on this statement. This service may be made by check or money order, or by a cashier's check or bank draft. Payment must be made through a U.S. financial institution or a foreign financial institution. Do not send cash, with your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is mailed available to us on or before 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 December 25 by 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 on our website will be subject to the 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, please write to us at the Cardmember Services address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation, and any overpayment, 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 certain notation, or that you otherwise transfer in full to another account, must be sent to Card Services, P.O. Box 15296 Wilmington, DE 19850-5296. We reserve all our rights respecting these checks, 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, 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 of the annual fee. If you do not pay your outstanding balance in full, your right to make payments on your account will be limited to making minimum payments. 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 amounts). If there is a calculation which combines different categories with the same daily periodic rate, the daily periodic rate will be used for that calculation and the index and margin used to determine the rate and the corresponding APR are described 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 your new daily balance. We will use the daily periodic rate that applies to the average daily balance amount at the end of the previous cycle to calculate the daily periodic finance charge daily. 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 listed on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due. To get your total periodic finance charges for a billing cycle with a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we take the daily balance and divide by the number of the days in the applicable billing cycle(s). If we multiply the average daily balance for each feature by the applicable daily periodic rate(s), and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for a billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for each feature by the applicable 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 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 you have a qualifying promotional balance, pay your full balance before your total qualifying promotional balance by the date your minimum 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 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 15296 Wilmington, DE 19850-5296 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give 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.

We do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report your late payment or take action to collect the amount you question. If you are unable 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 its 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 in a store), 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 purchase. You have to produce only when the purchase is made within 120 days and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if you own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA07 1005

Page 52 of 197

Take advantage of these 0% and 3.99% fixed APR opportunities!

As a preferred cardholder you're entitled to significant privileges, including the low promotional rate Balance Transfer checks below. Use the top check (number 7034) to get a low promotional 0% fixed Annual Percentage Rate (APR) until the first day of your billing cycle that includes May 1, 2006. Or if you prefer, use the bottom two checks (numbers 7035 and 7036) and receive a low promotional 3.99% fixed APR that lasts until the balance is paid in full.*

Use these checks to Transfer Balances, Pay bills, Make a purchase, Get extra cash!

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount — up to the unused portion of your credit line — and take advantage of these great promotional APR offers.

*See the enclosed insert for more details.

MKT10142

Date: _____
Paid To: _____
Amount: \$ _____

Check Number: 7034
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

This check is void for all purposes after 03/03/2006

7034

DATE _____ 999
56-1551/441

PAY TO THE
ORDER OF \$ _____

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

SIGNATURE _____

MEMO _____

1044115511044467983088054# 7034

Date: _____
Paid To: _____
Amount: \$ _____

Check Number: 7035
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

This check is void for all purposes after 03/03/2006

7035

DATE _____ 999
56-1551/441

PAY TO THE
ORDER OF \$ _____

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

SIGNATURE _____

MEMO _____

1044115511044467983088054# 7035

Date: _____
Paid To: _____
Amount: \$ _____

Check Number: 7036
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

This check is void for all purposes after 03/03/2006

7036

DATE _____ 999
56-1551/441

PAY TO THE
ORDER OF \$ _____

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

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SIGNATURE _____

MEMO _____

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New Balance Payment Due Date Past Due Amount Minimum Payment
\$13,945.97 12/23/05 \$0.00 \$278.00

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

541711679830880500027800013945975115532

68863 BEX Z 33705 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160 281 2256 798 30880 551



Statement Date: 11/04/05 - 12/03/05 CUSTOMER SERVICE
Payment Due Date: 12/23/05 In U.S. 1-800-945-2000
Minimum Payment Due: \$278.00 Espanol 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 **ACCOUNT INQUIRIES**

Previous Balance	\$13,559.13	Total Credit Line	\$21,800	Wilmington, DE 19880-5298
Payment, Credits	-\$275.00	Available Credit	\$7,854	
Purchases, Cash, Debits	+\$598.00	Cash Access Line	\$4,360	PAYMENT ADDRESS
Finance Charges	+\$63.84	Available for Cash	\$4,360	P.O. Box 15153 Wilmington, DE 19886-5153
New Balance	\$13,945.97			

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
11/07	34265883135000711121278	46655 CHECK TO GMAC	\$598.00
11/09	34265883135000711121278	TRANSACTION FINANCE CHARGE	17.94
11/23	13273270406876182364252	PAYMENT - THANK YOU	275.00

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 04587%	16.74%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V 06231%	22.74%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V 04587%	16.74%	\$0.00	\$0.00	\$17.94	\$17.94
Balance transfer	V 04587%	16.74%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$383.89	\$1.26	\$0.00	\$1.26
Promotions	.01094%	3.99%	\$666.33	\$2.85	\$0.00	\$2.85
Promotions	.01094%	3.99%	\$10,840.44	\$35.58	\$0.00	\$35.58
Promotions	.01094%	3.99%	\$600.24	\$1.97	\$0.00	\$1.97
Promotions	.01368%	4.99%	\$600.81	\$2.47	\$0.00	\$2.47
Promotions	.01094%	3.99%	\$538.96	\$1.77	\$0.00	\$1.77
						\$63.84

Total finance charges

Effective Annual Percentage Rate (APR): 5.51%

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.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Credit Card Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on the statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign bank or branch of a U.S. financial institution. Your account number on your check or money order must be included. Your payment must be accompanied by the payment coupon or the envelope provided with our address visible through the window pane. Your envelope cannot contain more than one payment or coupon; and there can be no checks, 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 your post office box designated for payments on this statement, we will credit the payment to your account as of the day the payment is received. If your payment is in accordance with our payment instructions and is made available to us after 1:00 p.m. local time at your 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 made 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 presentation and any representation from the bank account on which the check was drawn. Our receipt of your payment check is not a guarantee for us to collect the amount of the check electronically, or if needed by a third party, through the check, routing and account numbers in 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 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 return 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 a valid dispute, we may seek a refund if received at any other address, we may accept the check and still owe you any remaining balance). We may refuse to accept any 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 Percentage Rate: 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 or which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by us, we are entitled to charge the annual fee until you pay your outstanding balance in full and terminate your account.

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 purchases, cash advances, 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 order and margin used to determine that rate and its corresponding APR are described in your Cardholder 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 in any billing cycle transfer, cash advance, or check transaction. In the amounts stated in your Cardholder Agreement, as amended.

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

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the next day of our discretion. This applies to any 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.) At the end of the billing cycle to calculate the daily periodic finance charges for the next billing cycle, we do the same thing for each day of the period, except to use the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases listed on your previous statement or 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 balance and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance by the applicable daily periodic rate, and then divide the result by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance 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 charge for the billing cycle, except for minor variations due to rounding.

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

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualifying promotional balance, pay your 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 15289 Wilmington, DE 19850-0289 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, as far as 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 obliged 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 account, and you have a savings or checking account with us, we may pay any amount you think is wrong. To stop payment on your letter, mail it to Cardmember Service or telephone the number shown on this statement. We must receive 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 60 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.

MA071005

0%*

1st check:
Fixed APR,
for a limited duration

or

3.99%

2nd and 3rd check:
Fixed APR,
until balance
is paid in fullUse these checks to take advantage
of these super-low rates today.

- Save by transferring balances from higher APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.

See enclosed insert for more details.

MKT10167

Date: _____
Check Number: 8014
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 04/02/2006

8014

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF**Void Void Void Void Void**

\$ _____ DOLLARS

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE _____

1044115511044467983088054#8014

Date: _____
Check Number: 8015
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 04/02/2006

8015

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF**Void Void Void Void Void**

\$ _____ DOLLARS

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First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE _____

1044115511044467983088054#8015

Date: _____
Check Number: 8016
Paid To: _____
Amount \$: _____

This check is valid for all purposes after 04/02/2006

8016

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF**Void Void Void Void Void**

\$ _____ DOLLARS

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

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SIGNATURE _____

1044115511044467983088054#8016



FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE BLG. C.C.

FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE BLG. C.C.

FEDERAL BANKING ACT OF 1937 - FEDERAL RESERVE BLG. C.C.

ENDORSE HERE

ENDORSE HERE

ENDORSE HERE

X _____

X _____

X _____

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RESERVED FOR FINANCIAL INSTITUTION USE*

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Page 8 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,331.16	01/23/06	\$0.00	\$286.00

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



Tax time is almost here. Make
your payment using your credit
card. For details, visit
www.officialpayments.com/Chase.jsp

541711679830880500028600014331165115532

19806 BEX 2 506 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160 281 2256 7983 0880 55#



Statement Date: 12/04/05 - 01/03/06 CUSTOMER SERVICE
Payment Due Date: 01/23/06 In U.S. 1-800-945-2000
Minimum Payment Due: \$286.00 Espanol 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 ACCOUNT INQUIRIES

Previous Balance	\$13,945.97	Total Credit Line	\$21,800
Payment, Credits	-\$278.00	Available Credit	\$7,468
Purchases, Cash, Debits	+\$598.00	Cash Access Line	\$4,350
Finance Charges	+\$65.19	Available for Cash	\$4,350
New Balance	\$14,331.16		

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

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

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
12/23	13573570403454161534170	PAYMENT - THANK YOU	\$278.00	
12/29	34266880035000767975949	48015 CHECK TO GMAC	598.00	
01/03	34266880035000767975949	TRANSACTION FINANCE CHARGE	17.94	

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 04655%	16.99%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V 06289%	22.99%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V 04655%	16.99%	\$0.00	\$0.00	\$17.94	\$17.94
Balance transfer	V 04655%	16.99%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$148.35	\$0.51	\$0.00	\$0.51
Promotions	.01094%	3.99%	\$866.27	\$2.94	\$0.00	\$2.94
Promotions	.01094%	3.99%	\$10,839.69	\$36.77	\$0.00	\$36.77
Promotions	.01094%	3.99%	\$500.19	\$2.04	\$0.00	\$2.04
Promotions	.01368%	4.99%	\$500.74	\$2.55	\$0.00	\$2.55
Promotions	.01094%	3.99%	\$600.07	\$2.04	\$0.00	\$2.04
Promotions	.01094%	3.99%	\$115.77	\$0.40	\$0.00	\$0.40
Total finance charges						\$65.19

Effective Annual Percentage Rate (APR):

5.48%

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 and enter in 156224 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 or call 1-800-2PAY-TAX for details.

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.

Billing and 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, and must be accompanied by your account number or your account number and name. Payments must be accompanied by the payment coupon or the amount provided with our address visible through the envelope window. Each envelope cannot contain more than one payment or coupon; and these cannot be stacked. 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 not made available to us by 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 a wire or sent by regular U.S. mail to our post office box designated for payments, the handling 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 presentation and any subsequent checks from the bank account on which the check was drawn, or from your account if you have given us your authorization for us to collect the check or if the check is deposited, or if a draft drawn against the bank account on which the check is deposited, 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.

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 to full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 1326, Wilmington, DE 19890-1326. We reserve the right to accept or decline such checks. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Confidential Payment: 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 to full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 1326, Wilmington, DE 19890-1326. We reserve the right to accept or decline such checks. 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.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances and 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 or margin used to determine that rate and its corresponding APR are described in the Cardmember Agreement, as amended. There is a minimum finance charge for each 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.

Periodic Daily Balances: We calculate the beginning balance for each day of the current billing cycle, using 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 or after a date of a related transaction, the date they are posted to your account, or the date of the billing cycle. This gives us that day's total 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 amount of the balance, we will use the daily periodic rate that applies for the largest amount of the day in the applicable billing cycle. If you multiply the amount of the balance for each feature by the applicable daily periodic rate and then divide the sum of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will equal the periodic finance charges for the previous billing cycle. 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 charges for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the amount of the balance for each feature by the applicable daily periodic rate and then divide the sum of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

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, provided it is not received on your account. However, we do not charge periodic finance charges on New purchases billed during a billing cycle if we have a balance of zero. If your statement shows a previous cycle balance, we add the amount 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. These are the gross funds 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 New Balance minus your total qualifying promotional balance by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of 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 1326, Wilmington, DE 19890-1326 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 date 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 in question. If you have agreed with us to pay a credit card bill by telephone, from your savings or checking account, you must pay the amount on any amount you think is wrong. Please do not repeat your letter or call using the Cardmember Service address or telephone number shown on this statement; mail 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 5 business days after the purchase price was more than \$50 and the purchase was made within 100 miles of where 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.

MA071005

0.99%* 1st check:
Fixed APR,
for a limited duration

or

4.99%* 2nd and 3rd check:
Fixed APR,
until balance
is paid in full

Use these checks to take advantage
of these super-low rates today.

- Save by transferring balances from higher-APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.

*See enclosed insert for more details.

MKT10170

Check Number: 8631
Paid To: _____
Date: _____
Amount \$: _____

This check is void for all purposes after 05/03/2006 8631

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF _____ \$ _____

Void Void Void Void Void

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Payable through
First USA Management Services, Inc., Delaware, OH 43015

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MEMO _____ SIGNATURE _____

10044115511044467983088054#8631

Check Number: 8632
Paid To: _____
Date: _____
Amount \$: _____

This check is void for all purposes after 05/03/2006 8632

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

PAY TO THE
ORDER OF _____ \$ _____

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First USA Management Services, Inc., Delaware, OH 43015

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MEMO _____ SIGNATURE _____

10044115511044467983088054#8632

Check Number: 8633
Paid To: _____
Date: _____
Amount \$: _____

This check is void for all purposes after 05/03/2006 8633

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999
DATE _____ 56-1551/441

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ORDER OF _____ \$ _____

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Page 26 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,389.76	02/28/06	\$0.00	\$287.00



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

541711679830880500028700014389760000002

14844 BEX Z 03406 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8957

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

1500016028 22567983088055#



Statement Date:	01/04/06 - 02/03/06	CUSTOMER SERVICE
Payment Due Date:	02/28/06	In U.S. 1-800-945-2000
Minimum Payment Due:	\$287.00	Español 1-888-445-3308
		TDD 1-800-955-8060
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 **ACCOUNT INQUIRIES**

Previous Balance	\$14,331.16	Total Credit Line	\$21,800	P.O. Box 15298
Payment, Credits	-\$286.00	Available Credit	\$7,410	Wilmington, DE 19850-5298
Purchases, Cash, Debits	+\$287.02	Cash Access Line	\$4,360	PAYMENT ADDRESS
Finance Charges	+\$57.58	Available for Cash	\$4,360	P.O. Box 15153
New Balance	\$14,389.76			Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount	Debit
01/04	34266880065000248656497	48016 CHECK TO JANET WILK TAX COLLECTOR		\$287.02	
01/05	34266880065000248656497	TRANSACTION FINANCE CHARGE			8.61
01/20	10220200406117145003258	PAYMENT - THANK YOU		286.00	

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 .04724%	17.24%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V 06368%	23.24%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V 04724%	17.24%	\$0.00	\$0.00	\$8.61	\$8.61
Balance transfer	V 04724%	17.24%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$2.84	\$0.01	\$0.00	\$0.01
Promotions	.01094%	3.99%	\$752.84	\$2.56	\$0.00	\$2.56
Promotions	.01094%	3.99%	\$10,836.85	\$36.76	\$0.00	\$36.76
Promotions	.01094%	3.99%	\$600.04	\$2.04	\$0.00	\$2.04
Promotions	.01368%	4.99%	\$600.54	\$2.55	\$0.00	\$2.55
Promotions	.01094%	3.99%	\$500.04	\$2.04	\$0.00	\$2.04
Promotions	.01094%	3.99%	\$886.68	\$3.01	\$0.00	\$3.01
						\$57.58

Total finance charges

Effective Annual Percentage Rate (APR): 4.99%

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 04/10/06 to claim your
Thank You up to \$100 and for details. 1-800-862-6318. 3GX

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 1-888-865-
5762 to enroll and receive a wine sample pack. CPP N.A.
offers My Wines Reserve and is not affiliated with Chase.

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.

Creditors 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 monthly statement or enclosed with the envelope. The envelope must contain instructions for payment and there can be no staples, paper clips or other attachments included with your payment. If your payment is in accordance with the payment instructions and is made available to us on any day except December 25 at 12:01 a.m. local time at our post office box designated for payments on this statement, Your payments by mail will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 12:01 a.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, credit for your payment may be delayed for up to 60 days. Payment must be determined through our automated telephone service, Customer Service address, or our web site as subject to any processing times disclosed for those payments.

Assistance Information Requested to Credit Bureaus: We may request 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 Cardholder Services address listed on your billing statement.

Cheats Collected Electronically: We reserve the right to electronically collect your daytime payment checks, at first presentation and any representations 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 "post-dated" or contains a similar notation, or that you otherwise indicate is not in full payment of your account, must be sent to Card Services, P.O. Box 15498, Wilmington, DE 19850-5498. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if my bank 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 or cashing it. At other payments that you make should be sent to the appropriate payment address.

Automatic Payment 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 send you a statement on which the annual fee is charged. If you do not close your account within 30 days of the date you receive your annual fee notice, we will bill you the annual fee each month. Your payment of the annual fee will not affect our right to collect 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, periodic finance charges or over-limit advances). These calculations 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 Cardholder 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 transaction, cash advance or check transaction, in the amounts stated in your Cardholder Agreement, as amended.

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

feature, add any new transactions to other debts (including fees, unpaid finance charges and other amounts), subtract amounts of 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 paper or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is added as a balance of zero. If a daily periodic rate applies to any feature, we calculate the daily periodic rate to get your daily finance charge for that feature. We then add these periodic finance charges to your daily daily balance to get the running 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 listed on purchases marked on your previous statement or we needed 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 cycles. If you multiply the average daily balances for each feature by the applicable daily periodic rate, and then multiply each of these

results by the number of days in the applicable billing cycle, and then add all of the results together, the total will also equal the periodic finance charges for that billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we add the average daily balance for each feature by the applicable monthly periodic rate and add all 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 account for finance charges on a transaction, fee or finance charge from the date it is added to your balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases made during a billing cycle if we receive full payment of your New Balance on your previous statement by the date and time your payment was due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or 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 in full by the date of the applicable Expiration Date. To avoid finance charges on any purchases made during a billing cycle, include any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance (minus the amount of the balance(s) paid) by the date and time your payment is due. However, this 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 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 Customer 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 Cardholder 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 automatically from your savings or checking account, you may still be responsible for payment even if you think it is wrong. To send the letter, your letter and call the Cardholder Service address or telephone number listed on the statement. The statement must reach us at least three business days before the automatic payment is scheduled to occur.

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

0%*

1st check:
Fixed APR,
for a limited duration

or

4.99%

2nd and 3rd check:
Fixed APR,
until balance
is paid in fullUse these checks to take advantage
of these super-low rates today.

- Save by transferring balances from higher APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.

*See enclosed insert for more details.

MKT10186

Check Number: 8848
Date: _____
Paid To: _____
Amount \$: _____ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

This check is valid for all purposes after 06/03/2006

8848

DATE _____ 56-1551/441 999

PAY TO THE
ORDER OF**Void Void Void Void Void**

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

202

MEMO

\$ _____

SIGNATURE _____

1044115511044467983088054#8848

Check Number: 8849
Date: _____
Paid To: _____
Amount \$: _____ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

This check is valid for all purposes after 06/03/2006

8849

DATE _____ 56-1551/441 999

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

\$ _____

SIGNATURE _____

1044115511044467983088054#8849

Check Number: 8850
Date: _____
Paid To: _____
Amount \$: _____ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

This check is valid for all purposes after 06/03/2006

8850

DATE _____ 56-1551/441 999

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First USA Management Services, Inc., Delaware, OH 43015

209

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SIGNATURE _____

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FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

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ENDORSE HERE

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Page 60 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,146.40	03/28/06	\$0.00	\$282.00

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



Tax time is almost here. Make your payment using your credit card. For details, visit officialpayments.com/Chase.jsp

541711679830880500028200014146405115535

07778 BXZ 06206 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160281 2256 7983 0880 551#



Statement Date: 02/04/06 - 03/09/06 CUSTOMER SERVICE
Payment Due Date: 03/28/06 In U.S. 1-800-945-2000
Minimum Payment Due: \$282.00 Espanol 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805 **ACCOUNT INQUIRIES**

Previous Balance	\$14,389.76	Total Credit Line	\$21,800
Payment, Credits	-\$287.00	Available Credit	\$7,653
Finance Charges	+\$43.64	Cash Access Line	\$4,360
New Balance	<u>\$14,146.40</u>	Available for Cash	<u>\$4,360</u>

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
02/23	10540540410661125471890	PAYMENT - THANK YOU	\$287.00	

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 .04724%	17.24%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06368%	23.24%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04724%	17.24%	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .04724%	17.24%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$555.46	\$1.71	\$0.00	\$1.71
Promotions	.01094%	3.99%	\$10,840.85	\$33.21	\$0.00	\$33.21
Promotions	.01094%	3.99%	\$500.26	\$1.84	\$0.00	\$1.84
Promotions	.01368%	4.99%	\$500.84	\$2.31	\$0.00	\$2.31
Promotions	.01094%	3.99%	\$500.26	\$1.84	\$0.00	\$1.84
Promotions	.01094%	3.99%	\$558.36	\$2.73	\$0.00	\$2.73

Total finance charges

Effective Annual Percentage Rate (APR): 3.71%

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, 2006!
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.

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 or call 1-800-2PAY-TAX for details.

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 payments shown on the statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order, payable in U.S. Dollars, or cash or payable through a U.S. financial institution or to a U.S. 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 your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after the due date, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisor or our web site will be subject to any processing times disclosed for these payments.

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 in your report, you may write to us at the Cardmember Services address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation 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 will be debited as early as the same day you receive your payment. The original check will be destroyed and an image will be maintained on our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance that is outstanding, or for a balance with a similar notation, or that you otherwise send in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19850-0299. We reserve all rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Reserve 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 be billed. The annual fee is non-refundable unless you notify us in writing that you wish to close your account within 30 days of the date we send you your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee will affect your rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks (check for cash, balance transfers, balance transfers, promotional balances or overdraft advances)). These calculations may combine certain features that share a common 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 calculate that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle which you owe per monthly 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 finance charges, and other charges), subtract any payments, fees, credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle is which the transaction occurred, or a later date of our choice (except that check transactions are added as of the date deposited by the bank on 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 as 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 the daily balance to get the beginning balance for the next day. (If more than one daily periodic rate would apply based on the average daily balance, we will use the periodic rate that applies for the average daily balance for all days of the billing cycle to calculate the daily periodic finance charge for 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 purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases recorded 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 balance and divide by the number of the days in the applicable billing cycle(s). If we multiply the average daily balance for each feature by the 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 variances 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 variances 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 will receive at least the minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they are added to your account balance at the end of the 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 11th 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 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 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 the statement, mail to 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 called 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 has 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 shown above on the statement, mail to us at least three business days before the automatic payment is scheduled to occur.

0%* 1 st check: Fixed APR, for a limited duration	Use these checks to take advantage of these super-low rates today. <ul style="list-style-type: none"> • Save by transferring balances from higher-APR accounts. • Write a check to yourself. • Go on a well-deserved vacation. • Make home improvements. <p>These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.</p>
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*See enclosed insert for more details.

MKT10186

Date: _____
 Paid To: _____
 Amount \$: _____

ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

This check is void for all purposes after 06/01/2006

9416

DATE _____ 56-1551/441

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ORDER OF

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 First USA Management Services, Inc., Delaware, OH 43015

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MEMO _____

1004411551104446798308805409416

Date: _____
 Paid To: _____
 Amount \$: _____

ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

This check is void for all purposes after 06/01/2006

9417

DATE _____ 56-1551/441

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Date: _____
 Paid To: _____
 Amount \$: _____

ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

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FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

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Page 34 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,529.42	04/28/06	\$0.00	\$290.00

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



Tax time is almost here. Make your payment using your credit card. For details, visit officialpayments.com/Chase.jsp

541711679830880500029000014529425115539

02860 BXK 7 00306 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16527-8957

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160 280 2256 79830880 5511



Statement Date:	03/04/06 - 04/03/06	CUSTOMER SERVICE
Payment Due Date:	04/28/06	In U.S. 1-800-945-2000
Minimum Payment Due:	\$290.00	Espanol 1-888-446-3308
		TDD 1-800-955-8050
		Pay by phone 1-800-436-7958
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$14,146.40	Total Credit Line	\$21,800
Payment, Credits	-\$282.00	Available Credit	\$7,270
Purchases, Cash, Debits	+\$598.00	Cash Access Line	\$4,360
Finance Charges	+\$67.02	Available for Cash	\$4,360
New Balance	\$14,529.42		

ACCOUNT INQUIRIES
\$21,800 P.O. Box 15288
\$7,270 Wilmington, DE 19850-5298
\$4,360
\$4,360 PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit
			Debit
03/16	34266860795000208072530	49418 CHECK TO GMAC	\$598.00
03/20	34266860795000208072530	TRANSACTION FEE	17.94
03/26	10850850410436250023635	PAYMENT - THANK YOU	282.00

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 04792%	17.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V 06436%	23.49%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V 04792%	17.49%	\$0.00	\$0.00	\$17.94	\$17.94
Balance transfer	V 04792%	17.49%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$323.94	\$1.10	\$0.00	\$1.10
Promotions	.01094%	3.99%	\$10,841.45	\$36.77	\$0.00	\$36.77
Promotions	.01094%	3.99%	\$600.29	\$2.04	\$0.00	\$2.04
Promotions	.01368%	4.99%	\$600.87	\$2.55	\$0.00	\$2.55
Promotions	.01368%	4.99%	\$600.29	\$2.04	\$0.00	\$2.04
Promotions	.01094%	3.99%	\$888.42	\$3.02	\$0.00	\$3.02
Promotions	.01094%	3.99%	\$366.96	\$1.56	\$0.00	\$1.56
Total finance charges					\$67.02	

Effective Annual Percentage Rate (APR): 5.56%

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 1-888-655-5762 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.

0% 1 st check: Fixed APR, for a limited duration	4.99% 2 nd and 3 rd check: Fixed APR, until balance is paid in full	Use these checks to take advantage of these super-low rates today. <ul style="list-style-type: none"> • Save by transferring balances from higher APR accounts. • Write a check to yourself. • Go on a well-deserved vacation. • Make home improvements. These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.
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*See enclosed insert for more details.

MKT10186

Date: _____
 Paid To: _____
 Amount: \$ _____

ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

This check is valid for all purposes after 07/02/2006

1386

DATE _____ 56-1551/441
 999

PAY TO THE
 ORDER OF

Void Void Void Void Void

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

Payable through:
 First USA Management Services, Inc., Delaware, OH 43015

209

MEMO _____
 SIGNATURE _____

10441155110444679830880551#1386

Date: _____
 Paid To: _____
 Amount: \$ _____

ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

This check is valid for all purposes after 07/02/2006

1387

DATE _____ 56-1551/441
 999

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Date: _____
 Paid To: _____
 Amount: \$ _____

ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

This check is valid for all purposes after 07/02/2006

1388

DATE _____ 56-1551/441
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Page 38 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,903.38	05/28/06	\$0.00	\$298.00

CHASE

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

5417116798308805000298000149033800000000

10906 BEX Z 12306 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8957

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000 16028 2256798308805511

CHASE

Statement Date: 04/04/06 - 05/03/06 CUSTOMER SERVICE
Payment Due Date: 05/28/06 In U.S. 1-800-945-2000
Minimum Payment Due: \$298.00 Espanol 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: 5417 1167 9830 8805

Previous Balance	\$14,529.42	Total Credit Line	\$21,800
Payment, Credits	-\$290.00	Available Credit	\$5,898
Purchases, Cash, Debits	+\$58.00	Cash Access Line	\$4,350
Finance Charges	+\$65.96	Available for Cash	\$4,350
New Balance	\$14,903.38		

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

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
04/28	11181182827929567300004	PAYMENT - THANK YOU	\$290.00	
05/01	34266881235000804715999	51774 CHECK TO GMAC		598.00
05/03	34266881235000804715999	TRANSACTION FEE		17.94

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 .04792%	17.49%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06436%	23.49%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04792%	17.49%	\$0.00	\$0.00	\$17.94	\$17.94
Balance transfer	V .04792%	17.49%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$123.47	\$0.41	\$0.00	\$0.41
Promotions	.01094%	3.99%	\$10,828.98	\$35.54	\$0.00	\$35.54
Promotions	.01094%	3.99%	\$600.58	\$1.98	\$0.00	\$1.98
Promotions	.01368%	4.99%	\$501.24	\$2.47	\$0.00	\$2.47
Promotions	.01094%	3.99%	\$600.58	\$1.98	\$0.00	\$1.98
Promotions	.01094%	3.99%	\$888.84	\$2.92	\$0.00	\$2.92
Promotions	.01368%	4.99%	\$500.44	\$2.47	\$0.00	\$2.47
Promotions	.01368%	4.99%	\$59.81	\$0.25	\$0.00	\$0.25
Total finance charges						\$65.96

Effective Annual Percentage Rate (APR): 5.33%

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. 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.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement. Your payment must be by check or money order, payable in U.S. Dollars, and direct to us. You may not mail a U.S. financial institution or the U.S. Postal Service a payment instruction. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment instructions envelope provided with our address visible through the envelope flap. The envelope cannot contain more than one payment or coupon; and there can be no staples, paperclips, 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 on the next day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time on the 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 Services address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment by checks, bank transfers and any remittance 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 on our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance that is marked "partial" or "partial with a share rotation" or that you otherwise tender a full payment of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19850-5299. We reserve all rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at an 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 or destroying it. All other payments that you make should be sent to the cashing or payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you want to close your account within 30 days of the date we mail your statement. If 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 reopen it 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 overlimits). These calculations may combine different categories of purchases with different rates. There is a "V" next to a periodic rate on this statement that indicates that the index and margin used to determine that rate and the corresponding APR as 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 finance charges, periodic finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, and the beginning balance 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 reopen it 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.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balance for each day of the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily balance 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 assume 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 the Remaining 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 and are referred to as "deferred interest." If a deferred interest charge is present, the Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

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

In your letter, give us the following information:

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

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the part of your bill that 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 on a credit card (including purchases made with a check), and you have tried to talk to the merchant, you may not have to pay for the remaining amount due on the goods or services. You have this protection only when the purchase 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.

0% 1 st check: Fixed APR, for a limited duration	Use these checks to take advantage of these super-low rates today. <ul style="list-style-type: none"> • Save by transferring balances from higher-APR accounts. • Write a check to yourself. • Go on a well-deserved vacation. • Make home improvements. <p>These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.</p> <p><small>-See enclosed insert for more details.</small></p>
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MKT10186

Date: _____
 Paid To: _____
 Amount \$: _____

ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

This check is valid for all purposes after 08/01/2006

2139

999

DATE _____ 56-1551/441

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Payable through:
 First USA Management Services, Inc., Delaware, OH 43015

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MEMO _____

\$ _____

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1044115511044467983088055# 2139

Date: _____
 Paid To: _____
 Amount \$: _____

ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

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 COALPORT PA 16627-8967

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Page 30 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$14,656.43	06/28/06	\$0.00	\$293.00

CHASE

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

541711679830880500029300014656430000004

9538 BEX Z 15406 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160 281 22567983088055#

CHASE

Statement Date: 05/04/06 - 06/03/06 CUSTOMER SERVICE
 Payment Due Date: 06/28/06 In U.S. 1-800-945-2000
 Minimum Payment Due: \$293.00 Espanol 1-888-446-9308
 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: 5417 1167 9830 8805

Previous Balance	\$14,903.38	Total Credit Line	\$21,800
Payment, Credits	-\$298.00	Available Credit	\$7,143
Finance Charges	+\$51.05	Cash Access Line	\$4,360
New Balance	\$14,656.43	Available for Cash	\$4,960

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
05/28	11481462928732975900004	PAYMENT - THANK YOU		\$298.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction		FINANCE CHARGES
					Fee	Rate	
Purchases	V .04861%	17.74%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06505%	23.74%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04861%	17.74%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .04861%	17.74%	\$0.00	\$0.00	\$0.01	\$0.00	\$0.01
Promotions	.01094%	3.99%	\$0.31	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$10,700.81	\$36.29	\$0.00	\$36.29	\$36.29
Promotions	.01094%	3.99%	\$600.52	\$2.04	\$0.00	\$2.04	\$2.04
Promotions	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$2.55	\$2.55
Promotions	.01094%	3.99%	\$600.52	\$2.04	\$0.00	\$2.04	\$2.04
Promotions	.01094%	3.99%	\$888.74	\$3.02	\$0.00	\$3.02	\$3.02
Promotions	.01094%	3.99%	\$601.14	\$2.55	\$0.00	\$2.55	\$2.55
Promotions	.01368%	4.99%	\$599.42	\$2.65	\$0.00	\$2.65	\$2.65
							\$51.05

Total finance charges

Effective Annual Percentage Rate (APR): 4.19%

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 NewsSub Services. Call by August 10, 2006 for selections and automatic renewal details. Quantities are limited. Enjoy! 1-800-639-2820, 3:30

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 and enter 162701 where it asks for your certificate number. Act now, quantities are limited.

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

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. Payment may be made by check or money order, payable in U.S. Dollars, or direct air payable through a financial institution or the U.S. Postal Service. Do not send cash. Write your account number on the check or money order. Payments must be accompanied by a 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 the day except December 25 by 1:00 p.m. local time at our post office box or direct air for payment 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 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 to use information from your check to make a one-line 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 "partial" or "partial payment" or "partial payment of a disputed amount" must be sent to Card Services, P.O. Box 15299 Wilmington, DE 19850-5299. We reserve all our rights regarding this payment (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 it is billed. The annual fee is non-refundable unless you notify us that you do not use your account within 30 days of the date we make the first charge on the account. The annual fee is charged and, at the same time, you are given your outstanding balance in full. Your payment of the annual fee is reflected on your rights to close your account and to limit your right to make purchases 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 overdrafts, etc.). These calculations may combine different categories with the same periodic rate. If there is a "V" next to a periodic rate, it means that rate may vary and the index and margin used to calculate 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 (additions, convenience 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, or as of 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 use the daily periodic rate that applies for the average daily balance and 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 cycles 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 balance for each day of the billing cycle (by the number of days in the applicable billing cycle(s)), and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together; the total will 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 incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period and are not added to your account balance. Instead, they accumulate interest and are added 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 believe you should be entitled 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.

ENDORSE HERE:

ENDORSE HERE:

ENDORSE HERE:

X _____
DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
RESERVED FOR FINANCIAL INSTITUTION USE.

X _____
DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
RESERVED FOR FINANCIAL INSTITUTION USE.

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RESERVED FOR FINANCIAL INSTITUTION USE.

Page 54 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$15,030.37	07/28/06	\$0.00	\$300.00

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



541711679830880500030000015030370000005

09215 BX Z 18406 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000160281 22567983088055#



Statement Date:	06/04/06 - 07/03/06	CUSTOMER SERVICE
Payment Due Date:	07/28/06	In U.S. 1-800-945-2000
Minimum Payment Due:	\$300.00	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: 5417 1167 9830 8805

Previous Balance	\$14,656.43	Total Credit Line	\$21,800
Payment, Credits	-\$293.00	Available Credit	\$5,769
Purchases, Cash, Debits	+\$598.00	Cash Access Line	\$4,360
Finance Charges	+\$58.94	Available for Cash	\$4,360
New Balance	\$15,030.37		

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

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
06/05	34266861585000548676683	52141 CHECK TO GMAC		\$598.00
06/07	34266861585000548676683	TRANSACTION FEE		17.94
06/28	11791792929585500800008	PAYMENT - THANK YOU	293.00	

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 .04861%	17.74%	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06505%	23.74%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04861%	17.74%	\$0.00	\$0.00	\$17.94	\$17.94
Balance transfer	V .04861%	17.74%	\$0.00	\$0.00	\$0.00	\$0.00
Promotions	.01094%	3.99%	\$10,459.30	\$34.33	\$0.00	\$34.33
Promotions	.01094%	3.99%	\$600.58	\$1.98	\$0.00	\$1.98
Promotions	.01368%	4.99%	\$601.24	\$2.47	\$0.00	\$2.47
Promotions	.01094%	3.99%	\$600.58	\$1.98	\$0.00	\$1.98
Promotions	.01094%	3.99%	\$588.64	\$2.92	\$0.00	\$2.92
Promotions	.01368%	4.99%	\$601.24	\$2.47	\$0.00	\$2.47
Promotions	.01368%	4.99%	\$601.24	\$2.47	\$0.00	\$2.47
Promotions	.01368%	4.99%	\$579.17	\$2.38	\$0.00	\$2.38
						\$68.94

Total finance charges

Effective Annual Percentage Rate (APR): 5.53%

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

URGENT: As a valued cardmember, claim your Thank You of a full year of 3 magazines, worth up to \$100.00. Limited time 09/10/06 to claim your Thank You of up to \$100.00 processed by NewSub Services and for details, 1-800-641-3426. 4UQ

You don't settle for local TV - why settle for local radio! Get SIRIUS SATELLITE RADIO -- the best radio on radio. 100% commercial free-best sports, news, talk & entertainment! Get great deals and a FREE 3-day pass at www.Chase-Sirius.com Special SIRIUS radio offer for Chase Customers 866-750-7313.

Thank you for being a valued Cardmember.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Credit of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payment must meet our instructions on this statement, and must be made by check or money order, or by cashier's check or bank draft. If your payment is in accordance with our instructions and is made available to us on any day except November 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit your payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office 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 will 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 of other details on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds will be withdrawn from your account as soon as the same day we receive your payment. We will not receive your check back from your financial institution. Call us at the Cardmember Service number on this statement if you have questions about electronic check collection or do not want your payment 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 stricken 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 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, whenever you use your account, and you agree to pay it when billed. An annual fee is not 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, for each feature (i.e., balance transfer/conversion charges, cash advance checks ("check transaction"), purchases, cash advances, periodic promotional balances or overdraft advances). These calculations may use different categories with the same daily periodic rates. There is a "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unruled 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 balance is negative, we do not add the daily periodic rate to get your periodic finance charges for that day. We add the daily periodic rate 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 not applied to purchases listed on your previous statement or we received a payment of your New Balance on your previous statement by the date and amount of your payment was due.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If 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 single feature when a monthly periodic rate(s) applies, multiply the average daily balance for that 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

0%

1st check:
Fixed APR,
for a limited duration

or

4.99%

2nd and 3rd check:
Fixed APR,
until balance
is paid in fullUse these checks to take advantage
of these super-low rates today.

- Save by transferring balances from higher-APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to the unused portion of your credit line. Don't miss out — great rates like this don't come around every day.

<See enclosed insert for more details.

MKT10186

Check Number: 3099
Date: _____
Paid To: _____
Amount: \$ _____*This check is void for all purposes after 10/01/2006*

3099

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

\$ _____

PAY TO THE
ORDER OF**Void Void Void Void Void**

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO _____ SIGNATURE _____

1044115511044467983088055# 3099

Check Number: 3100
Date: _____
Paid To: _____
Amount: \$ _____*This check is void for all purposes after 10/01/2006*

3100

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

\$ _____

PAY TO THE
ORDER OF**Void Void Void Void Void**

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO _____ SIGNATURE _____

1044115511044467983088055# 3100

Check Number: 3101
Date: _____
Paid To: _____
Amount: \$ _____*This check is void for all purposes after 10/01/2006*

3101

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE _____ 56-1551/441

\$ _____

PAY TO THE
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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

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MEMO _____ SIGNATURE _____

1044115511044467983088055# 3101



FEDERAL BANKING ACT OF 1987 - FEDERAL RESERVE RULES

FEDERAL BANKING ACT OF 1987 - FEDERAL RESERVE RULES

FEDERAL BANKING ACT OF 1987 - FEDERAL RESERVE RULES

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Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the rules on the statement, and must be made by check or money order 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 inside the envelope. Your payment is in accordance with our payment instructions and is mailed no later than any day except December 26th by 10:00 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 later than December 26th by 10:00 a.m. local time at our post office box designated for payments on this statement, we will credit it to your account as 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 Collection: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for that is 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 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 we notify you that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged. 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 transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for cash advances, transfers/convenience checks and cash purchases ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances. These are calculated in different categories with different 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, etc.), subtract any payments or credits, and make other adjustments. Transactions are posted as of the transaction date, the beginning of the billing cycle or as of the date 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 finance charges for that day, we then add that periodic finance charge to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the daily balance, we 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 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 due, then we do not add the periodic finance charge for a billing cycle when a daily periodic rate(s) applies.

To determine the total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add 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 again be 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 of your account is received. 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 Balances by the date you make your payment is due. However, if your statement shows a minimum payment is due, you must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, any 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, call Cardmember Services on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

Statement Rights 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.

ENDORSE HERE

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Page 42 of 197

Statement for account number: 5417 1167 9830 8805

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$15,156.61	09/28/06	\$0.00	\$303.00

CHASE 

Amount Enclosed \$

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

541711679830880500030300015156610000006

51933 BEX 2 24606 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160 281 2256 79830880551

CHASE 

Statement Date:	08/04/06 - 09/03/06	CUSTOMER SERVICE
Payment Due Date:	09/28/06	In U.S. 1-800-945-2000
Minimum Payment Due:	\$303.00	Espanol 1-888-446-3308
		TDD 1-800-955-8060
		Pay by phone 1-800-435-7953
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$14,782.29	Total Credit Line	\$21,800
Payment, Credits	-\$295.00	Available Credit	\$6,643
Purchases, Cash, Debits	+\$598.00	Cash Access Line	\$4,360
Finance Charges	+\$71.32	Available for Cash	\$4,360
New Balance	\$15,156.61		

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/07	3426688221500011126278	53446 CHECK TO GMAC	\$598.00	
08/09	3426688221500011126278	TRANSACTION FEE		17.94
08/28	12402402931321139900006	PAYMENT - THANK YOU	255.00	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .04925%	17.99%		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06573%	23.99%		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04925%	17.99%		\$0.00	\$0.00	\$17.94	\$0.00	\$17.94
Balance transfer	V .04925%	17.99%		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Promotional summary	.01094%	3.99%		\$9,959.51	\$33.78	\$0.00	\$0.00	\$33.78
Promotional summary	.01094%	3.99%		\$600.57	\$2.04	\$0.00	\$0.00	\$2.04
Promotional summary	.01365%	4.99%		\$601.20	\$2.55	\$0.00	\$0.00	\$2.55
Promotional summary	.01094%	3.99%		\$600.57	\$2.04	\$0.00	\$0.00	\$2.04
Promotional summary	.01094%	3.99%		\$888.82	\$3.02	\$0.00	\$0.00	\$3.02
Promotional summary	.01365%	4.99%		\$601.20	\$2.55	\$0.00	\$0.00	\$2.55
Promotional summary	.01365%	4.99%		\$601.20	\$2.55	\$0.00	\$0.00	\$2.55
Promotional summary	.01365%	4.99%		\$601.20	\$2.55	\$0.00	\$0.00	\$2.55
Promotional summary	.01365%	4.99%		\$541.13	\$2.30	\$0.00	\$0.00	\$2.30

Total finance charges \$71.32

Effective Annual Percentage Rate (APR): 5.68%

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

Effective on or after Oct. 15, 2006, payments made through our automated voice response unit (VRU) will be assessed a \$9.95 fee. Regular payments can be made at no charge by going to chase.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.

Credit Card Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon on the envelope provided with our statement. Through the envelope window, the envelope can not contain any other payment or coupon, and there can be no other payment or coupon included with your payment or coupon. If your payment is in accordance with our payment instructions and is made to us on or before the statement due date, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit 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, credits of your payment may be delayed for up to 5 days. Payment made electronically through our automated telephone service, Customer Service advocate, 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 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 Collection: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic transfer from your account or to process your payment as a regular transaction. When we use information from your check to make a one-time electronic transfer, funds may be withdrawn from your account as soon as the same day you receive your payment, and you will not receive your check 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 that 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 Cardmember Services, P.O. Box 15049, Wilmington, DE 19850-5259 as soon as possible. We will credit the amount of the payment to your account as of the date the 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. We may refuse 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 increments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless we 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. If the payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account, if your account is closed by us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in the Cardmember Agreement as amended. There is a minimum finance charge if we charge a fee to switch over any periodic finance charges, and a transaction fee for each 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 of deposit by the payee or a later date of our choice). Fees are added either as of the date of a related transaction or as of the date they are posted to your account, or the last day of the billing cycle, unless in that day's daily balance. A credit balance is added as of the date of a related transaction. If a daily periodic rate applies to more than 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 of the previous cycles to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycles will not be used to carry over 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 the total days in the applicable billing cycle(s), and then add all of these results together, the total will also equal the periodic finance charge for the 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 posted to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases 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, Qualifying Promotional Financing will be discontinued. If a deferred interest Qualifying Promotional Financing option is applied, periodic finance charges will accrue on 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 applied to your Remaining Balance. Instead, they accumulate from the cycle beginning date. If a deferred interest Qualifying Promotional Financing balance is 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 to P.O. Box 15266 Wilmington, DE 19850-5259 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 afford 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 parts of your bill that are not in question. While we investigate your question, we cannot afford 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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Page 100 of 197
Statement for account number: 5417 1167 9830 8805

New Balance Payment Due Date Past Due Amount Minimum Payment
\$15,214.08 10/28/06 \$0.00 \$304.00



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

541711679830880500030400015214080000009

13009 BEX 2 27506 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8957

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000160281 2256798308805511



Statement Date: 09/04/06 - 10/03/06 CUSTOMER SERVICE
Payment Due Date: 10/28/06
Minimum Payment Due: \$304.00
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

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$15,156.51	Total Credit Line	\$21,800
Payment, Credits	-\$303.00	Available Credit	\$6,585
Purchases, Cash, Debits	+\$300.00	Cash Access Line	\$4,380
Finance Charges	+\$60.47	Available for Cash	\$4,360
New Balance	\$15,214.08		

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

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
09/26	34266882715000963471553	54856 CHECK TO CAPITAL ONE BANK	\$300.00
09/28	34266882715000963471553	TRANSACTION FEE	9.00
09/28	12712712932244318600005	PAYMENT - THANK YOU	303.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	V .04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Promotional summary	.01094%	3.99%	\$9,720.56	\$31.91	\$0.00	\$0.00	\$31.91
Promotional summary	.01094%	3.99%	\$600.58	\$1.98	\$0.00	\$0.00	\$1.98
Promotional summary	.01368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$2.47
Promotional summary	.01094%	3.99%	\$600.58	\$1.98	\$0.00	\$0.00	\$1.98
Promotional summary	.01094%	3.99%	\$888.84	\$2.92	\$0.00	\$0.00	\$2.92
Promotional summary	.01368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$2.47
Promotional summary	.01368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$2.47
Promotional summary	.01368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$2.47
Promotional summary	.01368%	4.99%	\$601.03	\$2.47	\$0.00	\$0.00	\$2.47
Promotional summary	.01368%	4.99%	\$80.03	\$0.83	\$0.00	\$0.00	\$0.83
Total finance charges							\$60.47

Effective Annual Percentage Rate (APR): 4.99%

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.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Credit of Payments: For payments by regular U.S. mail, send at least your minimum payment due in 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 enclosed in the envelope window, the envelope cannot contain more than one payment or coupon, and there can be no postage or other 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 made 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. Please remember that through our automated telephone service, Customer Service advisors or our web site will be subject to any processing times disclosed for these payments.

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

Notice About Electronic Check Conversion: When you provide a check as payment, we authorize us either use information from your check to make a one-time electronic transfer from your account or to process the payment as a cash transaction. When we use information from your check to make a one-time electronic transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you still not receive a 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 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 Cardmember Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all rights to these payments (e.g., if it is determined there is no valid dispute, we will still owe 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 Receipt Notice: If your account has an annual fee, it will be billed each year in installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect your rights to close your account and to limit your rights to transactions on your account. If your account is closed by you or us, we are entitled 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 overlimit 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 applicable rate will be determined by the cardmember's Cardmember Agreement. Please consult your Cardmember Agreement to determine that rate and the applicable periodic finance charge for any billing cycle in which you use that feature. We calculate periodic finance charges on any billing cycle in which you use that feature, even if the feature is not used in the billing cycle. The fees are based on the date of the transaction, the date they are posted to your account, or the date of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If 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 at the end of the billing cycle.) We then multiply the periodic finance daily balance amount at the end of the billing cycle by the applicable daily periodic finance charge each day. If this statement shows a periodic finance charge for a billing cycle, 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 purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases honored on your previous statement or we receive 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 our daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance by the number of days in the applicable billing cycle(s) and then add all of the results together, the total will also be 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 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 at least 100% of the applicable Exploration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance, pay your full New Balance within 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 Exploration Date, the deferred finance charges will be added to your account balance as the first day after the Exploration 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 paid over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 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 appears. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, 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 do not want to pay for the item, you can return the item to 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

0%*

1st check:
Fixed APR,
for a limited duration

or

4.99%

2nd and 3rd check:
Fixed APR,
until balance
is paid in fullUse these Balance Transfer checks to take
advantage of these super-low rates today.

- Save by transferring balances from higher-APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to
the unused portion of your credit line. Don't miss out — great rates like
this don't come around every day.

*See enclosed insert for more details.

MKT10290

Must post to your account by the posting date/void date of 01/01/2007 to get the APR stated in your offer

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

5016

999

DATE _____ 56-1551/441

Check Number: 5016
Date: _____
Paid To: _____
Amount \$: _____PAY TO THE
ORDER OF

\$ _____

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43016

209

MEMO _____ SIGNATURE _____

1044115511044467983088055# 5016

Must post to your account by the posting date/void date of 01/01/2007 to get the APR stated in your offer

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

5017

999

DATE _____ 56-1551/441

Check Number: 5017
Date: _____
Paid To: _____
Amount \$: _____PAY TO THE
ORDER OF

\$ _____

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43016

209

MEMO _____ SIGNATURE _____

1044115511044467983088055# 5017

Must post to your account by the posting date/void date of 01/01/2007 to get the APR stated in your offer

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

5018

999

DATE _____ 56-1551/441

Check Number: 5018
Date: _____
Paid To: _____
Amount \$: _____PAY TO THE
ORDER OF

\$ _____

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43016

209

MEMO _____ SIGNATURE _____

1044115511044467983088055# 5018



FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

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Page 88 of 197
Statement for account number: 5417 1167 9830 8805
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$15,561.33 11/28/06 \$0.00 \$311.00



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

541711679830880500031100015561330000008

91008 BEX 2 30706 D
 ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

5000 160281 225679830880551#



Statement Date: 10/04/06 - 11/03/06 CUSTOMER SERVICE
 Payment Due Date: 11/28/06 In U.S. 1-800-945-2000
 Minimum Payment Due: \$311.00 Espanol 1-888-446-3308
 TDD 1-800-955-8050
 Pay by phone 1-800-436-7958
 Outside U.S. call collect
 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$15,214.08	Total Credit Line	\$21,800
Payment, Credits	-\$304.00	Available Credit	\$9,238
Purchases, Cash, Debits	+\$579.95	Cash Access Line	\$4,360
Finance Charges	+\$71.30	Available for Cash	\$4,360
New Balance	\$15,561.33		

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

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
10/23	3426682985001346190115 55314	CHECK TO GMAC	\$570.00	
	TRANSACTION FEE		17.10	
10/25	3426682985001346190115			
10/28	1302301293315328750003	PAYMENT - THANK YOU	304.00	
10/28	74266853023467000181040	EPAY FEEWilmington	9.95	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp.	Average Daily Balance	Finance Charge	Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
	31 days in cycle	APR		Due To				
Purchases	V .04929%	17.99%	\$2.25	\$0.04	\$0.00	\$0.00	\$0.00	\$0.04
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04929%	17.99%	\$0.00	\$0.00	\$17.10	\$0.00	\$0.00	\$17.10
Balance transfer	V .04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Promotional summary	.01094%	3.99%	\$9,461.76	\$32.09	\$0.00	\$0.00	\$0.00	\$32.09
Promotional summary	.01094%	3.99%	\$600.52	\$2.04	\$0.00	\$0.00	\$0.00	\$2.04
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$0.00	\$2.55
Promotional summary	.01094%	3.99%	\$600.52	\$2.04	\$0.00	\$0.00	\$0.00	\$2.04
Promotional summary	.01094%	3.99%	\$888.74	\$3.02	\$0.00	\$0.00	\$0.00	\$3.02
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$300.87	\$1.28	\$0.00	\$0.00	\$0.00	\$1.28
Promotional summary	.01368%	4.99%	\$220.80	\$0.94	\$0.00	\$0.00	\$0.00	\$0.94

\$71.30

Total finance charges

Effective Annual Percentage Rate (APR): 17.99%

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 TVs, and lots more through Chase's offer. You can get up to \$50 cash back on purchases with your Shoppers Advantage membership. CALL 1-866-883-7233 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 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 be received by us on or before the statement date. To be made by check, 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 one address visible through the envelope window, the envelope cannot contain more than one payment or coupon; and there can be staples, paper clips, tape or correspondence attached to the envelope. Your payment is in accordance with our payment instructions and is made available to us on day except Saturday, Sunday or 25 of December. 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 the 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 address or our web site will be subject to any processing times disclosed for these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other details on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember 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 available from your account as soon as the same day we receive the 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 converted electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the total 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 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, whichever comes first, to 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, for each feature (i.e., balances transferred/convenience fees, cash advances, purchases, cash advances, purchases, 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 are used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge of a dollar amount, which you owe any periodic finance charges, and a minimum finance charge for each balance transfer, cash advance, or check transaction, or 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, add charges, 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 is when 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 a daily balance. A credit balance is treated as a balance and an applicable rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. You will add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge for each day). If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, if we have a previous billing cycle purchases, we consider it to be the last day of the previous billing cycle if a periodic finance charge was already based on purchases itemized on your previous statement, 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 our daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle. Due to our rounding due to rounding, to get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variances due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or balance 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 thereof (the Remaining Balance) by the date and time your payment is due. However, the 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 next day. 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 have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that balance. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15249, Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information.

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

You do not have to pay any amount on the bill while we are investigating, but you are still obligated to pay the portion of the bill that are not in question. While we investigate your complaint, we will not report you as delinquent or take action to cancel the amount you owe. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember 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 have the right to pay the remaining amount due on the purchase. You have this protection only when the purchase problem occurred there and the purchase was made in your home state or within 100 miles of your regular 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.



FEDERAL BANKING ACT OF 1997 - FEDERAL RESERVE ACT, CC

FEDERAL BANKING ACT OF 1997 - FEDERAL RESERVE ACT, CC

FEDERAL BANKING ACT OF 1997 - FEDERAL RESERVE ACT, CC

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Statement for account number: 541711679830880500031600015829010000001
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$15,829.01 12/28/06 \$0.00 \$316.00

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

541711679830880500031600015829010000001

52298 BEX Z 33706 D
 ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8957

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

1:5000 160 281: 2256 79830880511*



Statement Date: 11/04/06 - 12/03/06 CUSTOMER SERVICE
 Payment Due Date: 12/28/06 In U.S. 1-800-945-2000
 Minimum Payment Due: \$316.00 Espanol 1-888-446-3308
 TDD 1-800-955-8050
 Pay by phone 1-800-435-7958
 Outside U.S. call collect
 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417116798308805

Previous Balance	\$15,561.33	Total Credit Line	\$21,800
Payment, Credits	-\$311.00	Available Credit	\$5,970
Purchases, Cash, Debits	+\$509.95	Cash Access Line	\$4,360
Finance Charges	+\$68.73	Available for Cash	\$4,360
New Balance	\$15,829.01		

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

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
11/28 1332332293406209400006		PAYMENT - THANK YOU	\$311.00	
11/28 74266853323467000000981		EPAY FEEWilmington DE		9.95
11/27 3426688335001335265422		55018 CHECK TO CAPITAL ONE		500.00
11/29 3426688335001335265422		TRANSACTION FEE		15.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge				
				Periodic Rate	Due To	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	0.04929%	17.99%	\$12.05	\$0.18	\$0.00	\$0.00	\$0.00	\$0.18
Cash advances	0.06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	0.04929%	17.99%	\$0.00	\$0.00	\$15.00	\$0.00	\$15.00	\$15.00
Balance transfer	0.04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Promotional summary	0.1368%	4.99%	\$16.71	\$0.48	\$0.00	\$0.00	\$0.00	\$0.48
Promotional summary	0.1094%	3.99%	\$9,214.82	\$30.25	\$0.00	\$0.00	\$0.00	\$30.25
Promotional summary	0.1094%	3.99%	\$600.58	\$1.98	\$0.00	\$0.00	\$0.00	\$1.98
Promotional summary	0.1368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$0.00	\$2.47
Promotional summary	0.1094%	3.99%	\$600.58	\$1.98	\$0.00	\$0.00	\$0.00	\$1.98
Promotional summary	0.1094%	3.99%	\$888.84	\$2.92	\$0.00	\$0.00	\$0.00	\$2.92
Promotional summary	0.1368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$0.00	\$2.47
Promotional summary	0.1368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$0.00	\$2.47
Promotional summary	0.1368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$0.00	\$2.47
Promotional summary	0.1368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$0.00	\$2.47
Promotional summary	0.1368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$0.00	\$2.47
Promotional summary	0.1368%	4.99%	\$601.24	\$2.47	\$0.00	\$0.00	\$0.00	\$2.47
Promotional summary	0.1368%	4.99%	\$301.62	\$1.24	\$0.00	\$0.00	\$0.00	\$1.24
Promotional summary	0.1368%	4.99%	\$571.89	\$2.35	\$0.00	\$0.00	\$0.00	\$2.35
Total finance charges								\$68.73

Effective Annual Percentage Rate (APR): 17.99%

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

Claim your reward today! You still have time to claim your Thomas Kinkade Lithographs! Simply go to www.rewardcenter.com and enter 167312 where it asks for your certificate number. Take advantage of this final opportunity to claim this exclusive collection!

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 to a U.S. financial institution or to the U.S. bank or trust company financial institution. Do not send cash. When you account is due, your check or money order, payments must be accompanied by the payment coupon in the envelope provided with your 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 made to us after December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit 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 about your account, you may write to us at the Cardmember Services address listed on your billing statement.

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "not to be cashed" or "not negotiable" or that you provide to us in full satisfaction of your account must be sent to Cardmember Services, P.O. Box 15299, Wilmington, DE 19850-5299. We reserve all our rights to require 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. At that time, you may cancel outstanding balances. Your payment of the annual fee does not affect your 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 advances checks ("check transaction"), purchases, balance transfers, cash advances, purchases or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your account. These calculations are based on the daily balance of the transaction. 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 as described in your Cardmember Agreement. The date of the daily balance is the date 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 a daily periodic rate applies to all features, we multiply the daily balance by the daily periodic rate for all features 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 applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add the daily balance and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (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. You are responsible to pay the accrued 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 Balances that appear in this section if you pay that balance in full by the applicable Expiration Date. To appear in this section, you must pay your New Balance in full (i.e., 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 final day after the original Due Date. 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, and 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 need to call (using) Cardmember Service address or telephone number shown on that statement. It must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, including purchases made with a credit card, you are entitled to take the problem up with the merchant, who 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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Page 82 of 197

Statement for account number: 5417 1167 9830 8803

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$16,765.23	01/23/07	\$0.00	\$335.00

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.

541711679830880500033500016765230000006

48779 BEX Z 907 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8957

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000160281 22567983088055#



Opening/Closing Date:	12/04/06 - 01/03/07	CUSTOMER SERVICE
Payment Due Date:	01/23/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$335.00	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: 5417 1167 9830 8805

Previous Balance	\$15,829.01	Total Credit Line	\$21,800
Payment, Credits	-\$316.00	Available Credit	\$5,084
Purchases, Cash, Debits	+\$1,157.88	Cash Access Line	\$4,350
Finance Charges	+\$84.34	Available for Cash	\$4,350
New Balance	<u>\$16,765.23</u>		

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

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
12/01	34266883395001237773993	55017 CHECK TO CMP	\$509.65
12/05	34266883395001237773993	TRANSACTION FEE	15.29
12/19	34266883555001305637334	56432 CHECK TO CAPITAL ONE AUTO FINANCE	338.28
12/21	34266883555001305637334	TRANSACTION FEE	10.15
12/26	34266883625001321906543	56431 CHECK TO CAPITAL ONE	300.00
12/28	34266883625001321906543	TRANSACTION FEE	9.00
12/28	13623622935015736000000	PAYMENT - THANK YOU	316.00
12/28	74266853623467000002604	EPAY FEEWilmington DE	9.95

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge			
				Periodic Rate	Due To Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V 04929%	17.99%	\$22.52	\$0.35	\$0.00	\$0.00	\$0.35
Cash advances	V 06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V 04929%	17.99%	\$0.00	\$0.00	\$34.44	\$0.00	\$34.44
Balance transfer	V 04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Promotional summary	.01368%	4.99%	\$1,012.09	\$4.30	\$0.00	\$0.00	\$4.30
Promotional summary	.01642%	5.99%	\$261.95	\$1.34	\$0.00	\$0.00	\$1.34
Promotional summary	.01094%	3.99%	\$8,948.02	\$90.35	\$0.00	\$0.00	\$90.35
Promotional summary	.01094%	3.99%	\$600.52	\$2.04	\$0.00	\$0.00	\$2.04
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$2.55
Promotional summary	.01094%	3.99%	\$600.52	\$2.04	\$0.00	\$0.00	\$2.04
Promotional summary	.01094%	3.99%	\$888.74	\$9.02	\$0.00	\$0.00	\$9.02
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$601.14	\$2.55	\$0.00	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$301.57	\$1.28	\$0.00	\$0.00	\$1.28
Promotional summary	.01368%	4.99%	\$572.99	\$2.43	\$0.00	\$0.00	\$2.43
						\$94.34	

Total finance charges

Effective Annual Percentage Rate (APR): 17.99%

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.

Gradual 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 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. There

can be no staples, paper clips, tape or fasteners on the envelope or coupon. If your payment is made by mail, it must be postmarked by the due date of your payment. If your payment is made by mail, it may be delayed for up to 5 days.

Payments can be made through our automated telephone service. Customer Service and 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 process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, we will withdraw from your account the same daily transaction amount and you will not receive your check for a longer period of time than the institution. Call the customer service number on the statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services P.O. Box 15049, Wilmington, DE 19880-5259. We may not accept your other 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 not 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 or destroying it. All other payments that you make must be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates based on this statement, separately for each feature (e.g., balance transfers, cash advances, cash advances under "check Investment" purchases, balance transfers, cash advances, promotional balances or overlimit advances). Please consult your Cardmember Agreement for the features that are applicable to your Card. These 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, 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, or the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A transaction is a debit to your account, or a debit to your account for any fee, 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 day average daily balance for purchases, we do the same thing for each day of the previous cycle. We then add the periodic finance charges for the previous billing cycle. However, if the daily balance for purchases for the previous billing cycle is not calculated in this way for each day of the previous billing cycle if a periodic finance charge was already added on purchases listed on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

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

Grace Period (at least 20 days): We 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 off full New Balance minus the total of those Remaining Balance(s) by the applicable Expiration Date. Payment in full means that you pay off the balance in full 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. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Discrepancies About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15259, Wilmington, DE 19880-5259 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appears. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information.

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

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we are investigating your question, we cannot report you as delinquent or as failing to make a timely payment. If you are unable 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.

Opening/Closing Date: 12/04/06 - 01/03/07
Account Number: 5417 1167 9830 8805
Page 2 of 4

IMPORTANT NEWS (CONTINUED)

PLEASE NOTE THAT YOUR PAYMENT DUE DATE HAS CHANGED AND IS EARLIER THAN IN PREVIOUS MONTHS. TO SELECT A PAYMENT DUE DATE THAT WORKS BEST FOR YOU, PLEASE CALL CUSTOMER SERVICE. TO PAY THE AMOUNT DUE, YOU CAN ACCESS OUR WEBSITE DISPLAYED ON THIS STATEMENT OR CALL 1-800-436-7958.

Get 25% off TaxCut Online at www.hrblock.com/chaseoffer and select the online program right for you: TaxCut Basic, Premium or Signature. Valid 12/1/06 to 5/1/07. Discount does not apply to purchase of state programs. Cannot be combined with other offers. Void where prohibited/restricted by law.

NEW! Unlimited Internet access with PeoplePC Online for only \$4.97/month for 8 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: HANA. Or visit www.peoplepc.com/go/hana

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!

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.



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Page 110 of 197

Statement for account number: 5417 1167 9830 880

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$17,029.11	03/01/07	\$0.00	\$340.00

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.chasepayourtaxes.com.

541711679830880500034000017029110000009

87806 BEK 2 04007 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000160281 225679830880551*



Opening/Closing Date:	01/04/07 - 02/09/07	CUSTOMER SERVICE
Payment Due Date:	03/01/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$340.00	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: 5417 1167 9830 8805

Previous Balance	\$16,765.23	Total Credit Line	\$22,800
Payment, Credits	-\$335.00	Available Credit	\$5,770
Purchases, Cash, Debits	+\$509.95	Cash Access Line	\$4,560
Finance Charges	+\$88.93	Available for Cash	\$4,560
New Balance	\$17,029.11		

ACCOUNT INQUIRIES

P.O. Box 15298
Wilmington, DE 19886-5298
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
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
01/23 10290232935902574400005	PAYMENT - THANK YOU		\$335.00	
01/23 74266850233467000021420	EPAY FEEWilmington DE			9.95
01/22 34266880245001545565986	57136 CHECK TO CAPITAL ONE			500.00
01/24 34266880245001545565986	TRANSACTION FEE			15.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 87 days in cycle	APR	Average Daily Balance	Finance Charge				
					Due To	Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .04929%	17.99%		\$35.55	\$0.65	\$0.00	\$0.00	\$0.00	\$0.65
Cash advances	V .06573%	23.99%		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04929%	17.99%		\$0.00	\$0.00	\$15.00	\$0.00	\$0.00	\$15.00
Balance transfer	V .04929%	17.99%		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Promotional summary	.01368%	4.99%		\$1,014.36	\$5.14	\$0.00	\$0.00	\$0.00	\$5.14
Promotional summary	.01642%	5.99%		\$640.86	\$3.90	\$0.00	\$0.00	\$0.00	\$3.90
Promotional summary	.01368%	4.99%		\$257.07	\$1.31	\$0.00	\$0.00	\$0.00	\$1.31
Promotional summary	.01094%	3.99%		\$8,605.29	\$34.84	\$0.00	\$0.00	\$0.00	\$34.84
Promotional summary	.01094%	3.99%		\$600.23	\$2.43	\$0.00	\$0.00	\$0.00	\$2.43
Promotional summary	.01368%	4.99%		\$600.79	\$3.04	\$0.00	\$0.00	\$0.00	\$3.04
Promotional summary	.01094%	3.99%		\$600.23	\$2.43	\$0.00	\$0.00	\$0.00	\$2.43
Promotional summary	.01094%	3.99%		\$888.32	\$3.60	\$0.00	\$0.00	\$0.00	\$3.60
Promotional summary	.01968%	4.99%		\$600.79	\$3.04	\$0.00	\$0.00	\$0.00	\$3.04
Promotional summary	.01368%	4.99%		\$600.79	\$3.04	\$0.00	\$0.00	\$0.00	\$3.04
Promotional summary	.01368%	4.59%		\$600.79	\$3.04	\$0.00	\$0.00	\$0.00	\$3.04
Promotional summary	.01368%	4.59%		\$600.79	\$3.04	\$0.00	\$0.00	\$0.00	\$3.04
Promotional summary	.01368%	4.99%		\$301.40	\$1.53	\$0.00	\$0.00	\$0.00	\$1.53
Promotional summary	.01368%	4.99%		\$572.66	\$2.90	\$0.00	\$0.00	\$0.00	\$2.90
Total finance charges									\$88.93

Effective Annual Percentage Rate (APR): 17.99%

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.

EXCLUSIVE OFFER! Get all 40 Uncirculated Statehood quarters
from 1999-2006 for just \$19.95. You'll SAVE 69% off
regular price! Hurry - this offer ends on March 31, 2007!
To order now, go to: LittletonCoin.com/Quarters

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Credit Card Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments on your account. Your payments by mail must contain your account number, name, and statement, and must be made by check or money order in U.S. Dollars, and drawn on or payable through a U.S. bank institution or the U.S. branch of a foreign financial institution. Do not send cash.

Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; if your payment is in accordance with our payment instructions, and is received by us by 10:00 a.m. local time on the day of payment, it will be credited to your account as of that day.

Payments by mail must be sent to our post office box designated for payments on your statement. If your payment is in accordance with our payment instructions, and is made available to us by 12:00 p.m. local time on the day of payment, it will be credited to your account as of that day.

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

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

Conditional Payment: An electronic 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 send us in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15294, Wilmington, DE 19850-5294. We reserve all rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year in monthly installments, whether or not you use your account. You are not required to pay it when billed. The annual fee is determined by the amount you wish to close your account. Within 30 days of the due date, 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, purchases, remaining balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rate. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the 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 investments or other debits (including fees, unpaid finance charges and cash charges), subtract any payments or credits, and make other adjustments. Transaction fees are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the 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 this daily balance, we multiply the daily balance by the daily periodic rate to get this daily finance charge for that day. We then add periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge for each day. If the statement shows a previous cycle average daily balance for purchases, we do the same 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. The periodic finance charge was already bid on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date when your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, 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 day 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 charge on any Remaining Balances 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 Balances(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. 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 contains amounts in Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges are incurred in a 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 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 to Cardmember Services on a separate sheet at P.O. Box 15294 Wilmington, DE 19850-5294 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 are investigating your question, we cannot report you as delinquent or as having an unpaid balance on your account. If you have a balance on your account, you can send the payment on any amount you think is wrong. To make 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.

1.99%*
1st check:
Fixed APR,
for a limited duration

or

4.99%*
2nd check:
Fixed APR,
until balance
is paid in full

Use these Balance Transfer checks to take
advantage of these super-low rates today.

- Save by transferring balances from higher-APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to
the unused portion of your credit line. Don't miss out — great rates like
this don't come around every day.

*Checks must post to your account by the posting date/void date of 05/10/2007 to get the APR stated in your offer.
See "Important Information" section below for more details.

MKT10512

7648

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE 56-1551/441PAY TO THE ORDER OF \$

Void Void Void Void Void

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

Date: _____
Check Number: 7648
Paid To: _____
Amount \$: _____

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE

1044115511044467983088055# 7648

7649

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE 56-1551/441PAY TO THE ORDER OF \$

Void Void Void Void Void

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

Date: _____
Check Number: 7649
Paid To: _____
Amount \$: _____

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE

1044115511044467983088055# 7649

7650

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

999

DATE 56-1551/441PAY TO THE ORDER OF \$

Void Void Void Void Void

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

Date: _____
Check Number: 7650
Paid To: _____
Amount \$: _____

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE

1044115511044467983088055# 7650

ENDORSE HERE:

ENDORSE HERE:

ENDORSE HERE:

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
RESERVED FOR FINANCIAL INSTITUTION USE.

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RESERVED FOR FINANCIAL INSTITUTION USE.

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
RESERVED FOR FINANCIAL INSTITUTION USE.

Page 104 of 197

Statement for account number: 5417 1167 9830 888
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$17,064.96 03/29/07 \$0.00 \$341.00

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.chasepayourtaxes.com.

541711679830880500034100017064960000000

11806 BXZ 06807 D
 ANTHONY D VILLELLA
 143 BEST LANE
 COALPORT PA 16627-8967

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

15000160281 2256798308805511



Opening/Closing Date:	02/10/07 - 03/09/07	CUSTOMER SERVICE
Payment Due Date:	03/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$341.00	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

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$17,029.11	Total Credit Line	\$22,800
Payment, Credits	-\$340.00	Available Credit	\$5,735
Purchases, Cash, Debits	+\$309.95	Cash Access Line	\$4,560
Finance Charges	+\$65.90	Available for Cash	\$4,560
New Balance	\$17,064.96		

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT:
www.chase.com/credicards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
02/26	34266830595000222947990	57650 CHECK TO CAPITAL ONE BANK	\$300.00	
02/28	34266830595000222947990	TRANSACTION FEE		9.00
03/01	10600502937151167300008	PAYMENT - THANK YOU	340.00	
03/01	7426685080346700052245	EPAY FEEWilmington DE		9.95

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge				
				Periodic Rate	Due To Fee	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V 04929%	17.99%	\$44.49	\$0.62	\$0.00	\$0.00	\$0.00	\$0.62
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V 04929%	17.99%	\$0.00	\$0.00	\$9.00	\$0.00	\$0.00	\$9.00
Balance transfer	V 04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Promotional summary	.01368%	4.99%	\$1,015.01	\$3.89	\$0.00	\$0.00	\$0.00	\$3.89
Promotional summary	.01642%	5.99%	\$642.35	\$2.96	\$0.00	\$0.00	\$0.00	\$2.96
Promotional summary	.01368%	4.99%	\$501.61	\$1.93	\$0.00	\$0.00	\$0.00	\$1.93
Promotional summary	.01368%	4.99%	\$128.66	\$0.50	\$0.00	\$0.00	\$0.00	\$0.50
Promotional summary	.01094%	3.99%	\$8,381.43	\$25.68	\$0.00	\$0.00	\$0.00	\$25.68
Promotional summary	.01094%	3.99%	\$600.53	\$1.84	\$0.00	\$0.00	\$0.00	\$1.84
Promotional summary	.01368%	4.99%	\$601.17	\$2.31	\$0.00	\$0.00	\$0.00	\$2.31
Promotional summary	.01094%	3.99%	\$600.53	\$1.84	\$0.00	\$0.00	\$0.00	\$1.84
Promotional summary	.01094%	3.99%	\$888.76	\$2.73	\$0.00	\$0.00	\$0.00	\$2.73
Promotional summary	.01358%	4.99%	\$601.17	\$2.31	\$0.00	\$0.00	\$0.00	\$2.31
Promotional summary	.01358%	4.99%	\$601.17	\$2.31	\$0.00	\$0.00	\$0.00	\$2.31
Promotional summary	.01358%	4.99%	\$601.17	\$2.31	\$0.00	\$0.00	\$0.00	\$2.31
Promotional summary	.01358%	4.99%	\$601.17	\$2.31	\$0.00	\$0.00	\$0.00	\$2.31
Promotional summary	.01358%	4.99%	\$601.17	\$2.31	\$0.00	\$0.00	\$0.00	\$2.31
Total finance charges							\$65.90	

Effective Annual Percentage Rate (APR): 17.99%

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.

Credit of Payments: For payments by regular U.S. mail, at least your minimum payment due to our post office box designated or payments shown on this statement, our payments by mail must comply with the instructions on this statement. Payment may be made by check or money order, payable to U.S. Bank, or by telephone or by mail through a U.S. financial institution, or to an Advisor of a foreign financial institution. Do not send cash, unless account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made payable to us by regular U.S. mail, we will credit it to your account on the date it is received by us. Payments made by mail after December 25 by 1:30 p.m. local time at our post office box designated for payments on this statement, will be considered as received on the next business day if you make payment 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 the same 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 are 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 author us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check conversion or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due is treated "paid in full" or contains a similar notation, or if you otherwise treat the full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5299. If you send us a payment for less than the full balance due for the transaction that is applicable to your card. 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 in writing of your intent to close your account within 60 days of the date we bill you for the annual fee on which the annual fee is charged. You must always pay your outstanding balance in full. Yearly 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, transfers" or "cash advances"), balance transfers, cash advances, periodic rates, and periodic finance charges). Please consult your Cardmember Agreement for the features that are applicable to your card. These charges may combine different categories with the same daily periodic rates. If there is a "%" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, and any new purchases, new credit (including fees, unpaid finance charges and cash charges), subtract any payments or credits, and make other adjustments to the balance 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 daily periodic finance charge. We then add these periodic finance charges to your daily daily balance to get the beginning balance for the next day or more than one daily periodic rate could apply; based on the daily 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 cycles 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 is full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of 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 assume 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 by us. 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 charges. 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 grace period and are not added to your account balance. Instead, they accumulate from billing date 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

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- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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 and we receive a bill from your savings or checking account, you must pay the amount on any bill you think is wrong. To stop a payment, you may letter or call (using the Cardmember Service address or telephone number on your statement) and reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding 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 even or operate the merchant, or if we mailed you the advertisement for the property or services.

Opening/Closing Date: 02/10/07 - 03/09/07
Account Number: 5417 1167 9830 8805
Page 2 of 4

IMPORTANT NEWS (CONTINUED)

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).

Selections are approved and ready to ship! As a Chase Cardmember, you can select high-quality merchandise not available to the general public. Brands such as Lenox, Gund and many more! Just go to www.rewardcenter.com and type in certificate number 169243 and make your selections now!

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!

Pay your taxes the fast and easy way.
Just use your Chase card to pay for federal taxes at
www.chasepayyourtaxes.com.



1.99%*1st check:
Fixed APR,
for a limited duration

or

6.99%*2nd and 3rd check:
Fixed APR,
until balance
is paid in fullUse these Balance Transfer checks to take
advantage of these super-low rates today.

- Save by transferring balances from higher APR accounts.
- Write a check to yourself.
- Go on a well-deserved vacation.
- Make home improvements.

These checks are ready to go. You can write them for any amount up to
the unused portion of your credit line. Don't miss out — great rates like
this don't come around every day.*Checks must post to your account by the post/void date on the check(s).
See "Important Information" section below for more details.

MKT10573

Must post to your account by the posting date/void date of 06/07/2007 to get the APR stated in your offer

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

7868

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF**Void Void Void Void Void**

\$ _____

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

Check Number: 7868
Date: _____
Paid To: _____
Amount: \$ _____Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO _____

SIGNATURE _____

104411551144467983088055# 7868

Must post to your account by the posting date/void date of 06/07/2007 to get the APR stated in your offer

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

7869

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF**Void Void Void Void Void**

\$ _____

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

Check Number: 7869
Date: _____
Paid To: _____
Amount: \$ _____Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO _____

SIGNATURE _____

104411551144467983088055# 7869

Must post to your account by the posting date/void date of 06/07/2007 to get the APR stated in your offer

ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-8967

7870

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF**Void Void Void Void Void**

\$ _____

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

Check Number: 7870
Date: _____
Paid To: _____
Amount: \$ _____Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO _____

SIGNATURE _____

104411551144467983088055# 7870

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Page 72 of 197

Statement for account number: 5417 1167 9830 880

New Balance Payment Due Date Past Due Amount Minimum Payment
\$17,550.34 04/29/07 \$0.00 \$351.00Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.Tax time is here. Make your
federal tax payment with your
Chase credit card at
www.chasepayyourtaxes.com

541711679830880500035100017550340000003

39877 BEX 2 09907 D
ANTHONY D VILLELLA
143 BEST LANE
COALPORT PA 16627-9957CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160 281 2256 7983 0880 551



Opening/Closing Date:	03/10/07 - 04/09/07	CUSTOMER SERVICE
Payment Due Date:	04/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$351.00	Espanol 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

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$17,064.96	Total Credit Line	\$22,800
Payment, Credits	-\$341.00	Available Credit	\$5,249
Purchases, Cash, Debits	+\$740.57	Cash Access Line	\$4,560
Finance Charges	+\$85.71	Available for Cash	\$4,560
New Balance	\$17,550.34		

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

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
03/26	34266880875000281681008	57950 CHECK TO CAPITAL ONE BANK	\$300.00	
03/28	34266880875000281681008	TRANSACTION FEE		9.00
03/29	1083082938134911300001	PAYMENT - THANK YOU	341.00	
03/29	7426688083467000039880	EPAY FEEWILMINGTON DE		9.95
04/04	34266880965000211997180	57649 CONVENIENCE CHECK		430.72
04/06	34266880965000211997180	TRANSACTION FEE	12.92	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	Average Daily Balance	Finance Charge		FINANCE CHARGES
				Periodic Rate	Due To	
Purchases	.04929%	17.99%	\$55.83	\$0.86	\$0.00	\$0.86
Cash advances	.06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	.04929%	17.99%	\$0.00	\$0.00	\$21.92	
Balance transfer	.04929%	17.99%	\$0.00	\$0.00	\$0.00	\$0.00
Promotional summary	.01368%	4.99%	\$1,014.11	\$4.30	\$0.00	\$4.30
Promotional summary	.01642%	5.99%	\$641.68	\$3.27	\$0.00	\$3.27
Promotional summary	.01368%	4.99%	\$502.21	\$2.13	\$0.00	\$2.13
Promotional summary	.01368%	4.99%	\$384.31	\$1.63	\$0.00	\$1.63
Promotional summary	.01094%	3.99%	\$8,083.98	\$27.42	\$0.00	\$27.42
Promotional summary	.01094%	3.99%	\$600.11	\$2.04	\$0.00	\$2.04
Promotional summary	.01368%	4.99%	\$600.64	\$2.55	\$0.00	\$2.55
Promotional summary	.01094%	3.99%	\$600.11	\$2.04	\$0.00	\$2.04
Promotional summary	.01094%	3.99%	\$888.15	\$3.02	\$0.00	\$3.02
Promotional summary	.01368%	4.99%	\$600.64	\$2.55	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$600.64	\$2.55	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$600.64	\$2.55	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$600.64	\$2.55	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$600.64	\$2.55	\$0.00	\$2.55
Promotional summary	.01368%	4.99%	\$301.32	\$1.28	\$0.00	\$1.28
Promotional summary	.01368%	4.99%	\$572.52	\$2.43	\$0.00	\$2.43
Promotional summary	.01368%	4.99%	\$145.30	\$0.62	\$0.00	\$0.62

Total finance charges

\$85.71

Effective Annual Percentage Rate (APR): 17.99%

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

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

The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Credit 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 by 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 and add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

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

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

Grace Period (at least 20 days):

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

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

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

BILLING RIGHTS SUMMARY

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

In your letter, give us the following information.

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

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

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



FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

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Page 76 of 197

Statement for account number: 5417 1167 9830 880
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$18,465.78 05/29/07 \$0.00 \$487.00

CHASE

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

5417116798308805000487000184857800000007

08215 BEX Z 12907 D
 ANTHONY D VILLELLA
 143 BEST LN
 COALPORT PA 16627-8967

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

15000160281 2256798308805511

CHASE

Opening/Closing Date: 04/10/07 - 05/09/07 CUSTOMER SERVICE
 Payment Due Date: 05/29/07 In U.S. 1-800-945-2000
 Minimum Payment Due: \$487.00 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: 5417 1167 9830 8805

Previous Balance	\$17,550.34	Total Credit Line	\$22,800
Payment, Credits	-\$711.95	Available Credit	\$4,314
Purchases, Cash, Debits	+\$1,356.69	Cash Access Line	\$4,560
Finance Charges	+\$290.70	Available for Cash	\$4,314
New Balance	\$18,465.78		

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

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

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
04/13	34266881075002747600919	59407 CHECK TO UNITED ELECTRIC COOP INC	\$217.74	
04/17	34266881075002747600919	TRANSACTION FEE		6.53
04/25	34266881175001281294801	59406 CHECK TO CAPITAL ONE BANK		700.00
04/27	34266881175001281294801	TRANSACTION FEE		21.00
04/29	11191192939179708400006	PAYMENT - THANK YOU	351.00	
04/29	74266851193467000017168	EPAY FEEWilmington DE		9.95
04/29	7426685121347300005803	EPAY FEE REFUNDWilmington DE		9.95
04/29	742668512134240000302096	Returned Payment DE	351.00	
05/01	742668512134240000302096	RETURNED PAYMENT FEE		39.00
05/01		LATE FEE		39.00
05/08	1126126283950572600009	PAYMENT - THANK YOU	351.00	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 30 days in cycle	Average Daily Balance	Finance Charge			
				Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .04929%	17.99%	\$86.29	\$1.28	\$0.00	\$0.00	\$1.28
Cash advances	V .06573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .04929%	17.99%	\$9,767.00	\$144.43	\$27.53	\$0.00	\$171.96
Balance transfer	V .04929%	17.99%	\$7,942.86	\$117.46	\$0.00	\$0.00	\$117.46
							\$290.70

Total finance charges

Effective Annual Percentage Rate (APR): 18.61%

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

Enjoy low web rates, special offers and a discount too when you identify yourself as a Chase Cardmember by using this code: CDP# 374210 at hertz.com.

This Statement is a Facsimile - Not an original

05/08/07 07:00:00

Page 1 of 3

05686 MA MA 08215

12910000090000821501

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 a 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 19850-5209 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

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

If you need more information, describe the 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.



FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

FEDERAL BANKING ACT OF 1933 - FEDERAL RESERVE BOARD

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Page 68 of 197
Statement for account number: 5417 1167 9830 8805
 New Balance Payment Due Date Past Due Amount Minimum Payment
 \$18,273.58 06/29/07 \$0.00 \$457.00



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

Mar 04 2008

54171167983088050004570001827358000000?

92607 BEX 2 16007 D
 ANTHONY D VILLELLA
 143 BEST LN
 COALPORT PA 16627-8957

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

1:5000 160 281 2256 7983088055#



Opening/Closing Date:	05/10/07 - 06/09/07	CUSTOMER SERVICE
Payment Due Date:	06/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$457.00	Espanol 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

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$18,485.78	Total Credit Line	\$22,800
Payment, Credits	-\$487.00	Available Credit	\$4,526
Finance Charges	+\$274.80	Cash Access Line	\$4,560
New Balance	<u>\$18,273.58</u>	Available for Cash	<u>\$4,526</u>

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

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/27 11471470203349168201358		Payment Thank You Electronic Chk	\$487.00	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp.	Average Daily Balance	Finance Charge Due To	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
	31 days in cycle	APR	Periodic Rate				
Purchases	V 04929%	17.99%	\$78.54	\$1.20	\$0.00	\$0.00	\$1.20
Cash advances	V 05573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V 04929%	17.99%	\$10,192.03	\$155.74	\$0.00	\$0.00	\$155.74
Balance transfer	V 04929%	17.99%	\$7,713.12	\$117.86	\$0.00	\$0.00	\$117.86
Total finance charges							\$274.80

Total finance charges

Effective Annual Percentage Rate (APR): 17.99%

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

Get unlimited local & long distance calling for \$24.99 per month! Try Vonage for 1 Month FREE! Call 1-800-580-5589 or Visit www.vonage.com/hear10. Vonage 911 operates differently - See www.vonage.com/911. Additional fees & restrictions apply. By responding I confirm that I am a Chase customer.

Save on everything for your home: shopping, repairs, renovation, & more. Learn more at www.completehome.com/Chase, and you'll be identified as a cardmember entitled to this great Trilegiant offer-which includes a \$20.00 Lowes Gift Card!

Have a High Deductible Health Plan? Take even more control of your healthcare dollars with a Chase HSA! Save on taxes, earn interest at an attractive rate, invest in your future, and keep unused balances year over year. Learn more about the Chase HSA at Chase.com/HSA and sign up 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 Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

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

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

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5349. 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

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.

Use these Cash Advance Checks* for Extra Cash or Purchases.

These checks are a great way to utilize your credit card account and can be used wherever personal checks are accepted. Carry this check with you, so you'll be prepared for any expense.

- Make a check out to yourself and deposit it into your checking account so you'll have extra cash when you need it.
- Use a check for emergencies, everyday expenses, large bills like home or car repairs, or when you can't use your credit card.
- You can write these checks for any amount – up to the unused portion of your cash access line.

Access your Cash Line Instantly**

You can always Access Cash Now through automated teller machines (ATMs) worldwide when you use your credit card and your PIN. Don't have a PIN – call 1-800-575-5733 and select your PIN now.

**Daily and transaction system and ATM limits apply. Additional ATM fees may apply.

Date: _____
Paid To: _____
Amount: \$ _____

Date: _____
Paid To: _____
Amount: \$ _____

MKT10821

Must post to your account by the posting date/void date of 08/08/2007 to get the APR stated in your offer

ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

1142

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF

\$ _____

Void Void Void Void

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

Payable through
First USA Management Services, Inc., Delaware, OH 43016

209

MEMO _____

SIGNATURE _____

1044115511044467983088056#1142

Must post to your account by the posting date/void date of 08/08/2007 to get the APR stated in your offer

ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

1143

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF

\$ _____

Void Void Void Void

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Payable through
First USA Management Services, Inc., Delaware, OH 43016

209

MEMO _____

SIGNATURE _____

1044115511044467983088056#1143

*IMPORTANT INFORMATION:

The use of the attached check or draft will constitute a charge against your credit account.

APR: Your APR for the attached check(s) is the standard rate for Cash Advance Checks on your account.

Transaction Fee Finance Charge: Please see your Cardmember Agreement for any applicable transaction fees.

Right to Decline: If checks are part of this offer, checks that post after the void date disclosed or that are made payable to us or one of our related banks or companies will be declined. Under certain circumstances (for example, if your account is past due or over limit, or if we reasonably believe that you will be unable or unwilling to repay the balance or as described in your Cardmember Agreement), we may decline to process your transaction, in which case you will be notified.

Payment Allocation: We may allocate payments to balances with low APRs (including balances with introductory and promotional APRs) before applying payments to higher APR balances. This means that any promotional period disclosed to you may be shorter based on your payment amounts and APRs on other balances.

Default: Any introductory, promotional, or standard APRs are contingent on your complying with the terms of your account. For example, if your payment to us is not received by the date and time your payment is due, if your account is overlimit, or if a payment to us is not honored by your bank, the introductory, promotional, or standard APR offers may end and the APRs on all balances and new transactions on your account will adjust to the applicable rate and become effective as of the first day of the billing cycle in which the default occurs.

Grace Period: A grace period will not apply to transactions from this offer.

Cardmember Agreement: For further details about terms or conditions on your account, please refer to your Cardmember Agreement.

Other Items: If you pay any disputed amounts, you may lose your right to dispute them. This offer is not valid if your account has been converted to any other product type, such as to or from a "co brand" or other "rewards" account. If applicable, only checks that we issue for your account are valid. Checks from this offer deposited into your bank account at any bank (including any of our banks) may be subject to a delay in the availability of those funds. Checks used to access your account must be presented to us in paper form. If a check is presented to us electronically, we may not be able to accept it due to certain check processing rules we must adhere to.

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Page 96 of 197

Statement for account number: 5417 1167 9830 86

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$18,121.09	07/29/07	\$0.00	\$485.00

CHASE

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

5417116798308805000485000181210900000008

07039 BX Z 19007 D
ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000160281 22567983088055#

CHASE

Opening/Closing Date:	06/10/07 - 07/09/07	CUSTOMER SERVICE
Payment Due Date:	07/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$485.00	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: 5417 1167 9830 8805

Previous Balance	\$18,273.58	Total Credit Line	\$22,800
Payment, Credits	-\$457.00	Available Credit	\$4,678
Purchases, Cash, Debits	+\$39.00	Cash Access Line	\$4,560
Finance Charges	+\$265.51	Available for Cash	\$4,560
New Balance	\$18,121.09		

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

VISIT US AT:
www.chase.com/creditcards

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
06/29	LATE FEE		\$39.00
06/30 1181181020000105461319	Payment Thank You Electronic Chk		457.00

FINANCE CHARGES

Category	Daily Periodic Rate		Corresp. 30 days in cycle	APR	Average Daily Balance	Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
	0.4929%	17.99%							
Purchases	V	0.4929%	17.99%	\$15.14	\$0.23	\$0.00	\$0.00	\$0.00	\$0.23
Cash advances	V	0.6573%	23.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V	0.4929%	17.99%	\$10,214.32	\$151.04	\$0.00	\$0.00	\$151.04	\$151.04
Balance transfer	V	0.4929%	17.99%	\$7,725.47	\$114.24	\$0.00	\$0.00	\$114.24	\$114.24
Total finance charges									\$265.51

Effective Annual Percentage Rate (APR): 17.99%

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

Brookstone offer: \$15 off \$80 purchases via web or phone. Identify yourself as a Chase customer. Mention or enter code CHASE at checkout. Visit Brookstone.com or call 800.926.7000

Not valid in stores. Excludes tax, shipping, gift cards, Tempur-Pedic, Sony and Bose products. Expires 12/31/07.

NEW! Unlimited Internet access with PeoplePC Online for only \$4.97/month for 3 months, then just \$9.95/month. Get the features you'd expect from the big guys! 1-877-778-1210. Mention Offer Code: MSD888. This code identifies you as a Chase customer. Or visit: www.peoplepc.com/g/o/msd888

Save on dining, activities, hotels & more with Great Fun. Learn more at www.GreatFunSite.com/Chase and you'll be identified as a Chase cardmember entitled to this great Trilegiant offer—which includes \$20.00 Cash Back!

Enjoy low web rates, special offers and a discount too when you identify yourself as a Chase Cardmember by using this code: 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 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 that 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 overlimit 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 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 send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

Use these Cash Advance Checks* for Extra Cash or Purchases.

These checks are a great way to utilize your credit card account and can be used wherever personal checks are accepted. Carry this check with you, so you'll be prepared for any expense.

- Make a check out to yourself and deposit it into your checking account so you'll have extra cash when you need it.
- Use a check for emergencies, everyday expenses, large bills like home or car repairs, or when you can't use your credit card.
- You can write these checks for any amount – up to the unused portion of your cash access line.

Access your Cash Line Instantly**

You can always Access Cash Now through automated teller machines (ATMs) worldwide when you use your credit card and your PIN. Don't have a PIN – call 1-800-575-5733 and select your PIN now.

**Daily and transaction system and ATM limits apply. Additional ATM fees may apply.

Check Number: 2186
Date: _____
Paid To: _____
Amount \$: _____

MKT10912

Must post to your account by the posting date/void date of 09/07/2007 to get the APR stated in your offer

ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

2186

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF

\$ _____

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43016

209

MEMO _____ SIGNATURE _____

1044115511044467983088056# 2186

Check Number: 2187
Date: _____
Paid To: _____
Amount \$: _____

2187

999

DATE _____ 56-1551/441

PAY TO THE
ORDER OF

\$ _____

Void Void Void Void Void

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

Payable through:
First USA Management Services, Inc., Delaware, OH 43016

209

MEMO _____ SIGNATURE _____

1044115511044467983088056# 2187

*IMPORTANT INFORMATION:

The use of the attached check or draft will constitute a charge against your credit account.

APR: Your APR for the attached check(s) is the standard rate for Cash Advance Checks on your account.

Transaction Fee Finance Charges: Please see your Cardmember Agreement for any applicable transaction fees.

Right to Decline: If checks are part of this offer, checks that post after the void date disclosed or that are made payable to us or one of our related banks or companies will be declined. Under certain circumstances (for example, if your account is past due or over limit, or if we reasonably believe that you will be unable or unwilling to repay the balance or as described in your Cardmember Agreement), we may decline to process your transaction, in which case you will be notified.

Payment Allocation: We may allocate payments to balances with low APRs (including balances with introductory and promotional APRs) before applying payments to higher APR balances. This means that any promotional period disclosed to you may be shorter based on your payment amounts and APRs on other balances.

Default: Any introductory, promotional, or standard APRs are contingent on your complying with the terms of your account. For example, if your payment to us is not received by the date and time your payment is due; if your account is overlimit; or if a payment to us is not honored by your bank, the introductory, promotional, or standard APR offers may end and the APRs on all balances and new transactions on your account will adjust to the applicable rate and become effective as of the first day of the billing cycle in which the default occurs.

Grace Period: A grace period will not apply to transactions from this offer.

Cardmember Agreement: For further details about terms or conditions on your account, please refer to your Cardmember Agreement.

Other Items: If you pay any disputed amounts, you may lose your right to dispute them. This offer is not valid if your account has been converted to any other product type, such as to or from a "co brand" or other "rewards" account. If applicable, only checks that we issue for your account are valid. Checks from this offer deposited into your bank account at any bank (including any of our banks) may be subject to a delay in the availability of those funds. Checks used to access your account must be presented to us in paper form. If a check is presented to us electronically, we may not be able to accept it due to certain check processing rules we must adhere to.

ENDORSE HERE

ENDORSE HERE

X _____
DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
RESERVED FOR FINANCIAL INSTITUTION USE.

X _____
DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE.
RESERVED FOR FINANCIAL INSTITUTION USE.



Statement for account number: 5417 1167 9830 8

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$18,502.30	08/29/07	\$485.00	\$1,051.00

CHASE

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

541711679830880500105100018502300000001

17566 BEX 2 22107 D
ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

105000 160 281 22567983088055#

CHASE

Opening/Closing Date:	07/10/07 - 08/09/07	CUSTOMER SERVICE
Payment Due Date:	08/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$1,051.00	Espanol 1-888-445-3308
		TDD 1-800-955-8050
		Pay by phone 1-800-436-7958
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$18,121.09	Total Credit Line	\$22,800	ACCOUNT INQUIRIES
Purchases, Cash, Debits	+\$39.00	Available Credit	\$4,297	P.O. Box 15298
Finance Charges	+\$342.21	Cash Access Line	\$4,560	Wilmington, DE 19850-5298
New Balance	\$18,502.30	Available for Cash	\$0	

VISIT US AT:
www.chase.com/creditcards

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	
07/29	LATE FEE	\$39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	APR	Average Daily Balance	Due To Periodic Rate	Finance Charge		
						Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .06094%	22.24%		\$54.73	\$1.04	\$0.00	\$0.00	\$1.04
Cash advances	V .06642%	24.24%		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .06094%	22.24%		\$10,282.12	\$194.25	\$0.00	\$0.00	\$194.25
Balance transfer	V .06094%	22.24%		\$7,776.71	\$146.92	\$0.00	\$0.00	\$146.92
Total finance charges								\$342.21

Effective Annual Percentage Rate (APR): 22.24%

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

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 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 overlimit advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction in the amounts stated in your Cardmember Agreement, as amended.

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

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

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

Grace Period (at least 20 days):

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

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

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

BILLING RIGHTS SUMMARY

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

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error

• 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 154 of 197
Statement for account number: 5417 1167 9830 8

New Balance Payment Due Date Past Due Amount Minimum Payment
\$19,013.96 09/29/07 \$1,051.00 \$1,752.00

CHASE

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

5417116798308805001752000190139600000003

18499 BEK 2 25207 0
ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000160281 2256798308805511

CHASE

Opening/Closing Date:	08/10/07 - 09/09/07	CUSTOMER SERVICE
Payment Due Date:	09/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$1,752.00	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: 5417 1167 9830 8803

Previous Balance	\$18,502.30	Total Credit Line	\$22,800
Purchases, Cash, Debits	+\$39.00	Available Credit	\$3,766
Finance Charges	+\$472.66	Cash Access Line	\$4,560
New Balance	<u>\$19,013.96</u>	Available for Cash	<u>\$0</u>

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

P.O. Box 15153

Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

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

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
08/29		LATE FEE	\$39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .08216%	29.99%	\$95.42	\$2.43	\$0.00	\$0.00	\$2.43
Cash advances	V .08216%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	V .08216%	29.99%	\$10,511.68	\$267.73	\$0.00	\$0.00	\$267.73
Balance transfer	V .08216%	29.99%	\$7,950.33	\$202.50	\$0.00	\$0.00	\$202.50
Total finance charges							\$472.66

Effective Annual Percentage Rate (APR): 29.99%

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

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

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

IMPORTANT NEWS

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

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

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement separately for each feature (e.g., balance 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: 5417 1167 9830

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$19,522.90	10/29/07	\$1,752.00	\$2,456.00



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

5417116798308805002456000195229000000002

21747 BEK 2 28207 D
ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15000 160 281 22567983088055#



Opening/Closing Date:	09/10/07 - 10/09/07	CUSTOMER SERVICE
Payment Due Date:	10/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$2,456.00	Espanol 1-888-446-3308
		TDD 1-800-955-8060
		Pay by phone 1-800-436-7958
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$19,013.96	Total Credit Line	\$20,000
Purchases, Cash, Debits	+\$39.00	Available Credit	\$477
Finance Charges	+\$469.94	Cash Access Line	\$4,000
New Balance	<u>\$19,522.90</u>	Available for Cash	<u>\$0</u>

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

P.O. Box 15153

Wilmington, DE 19886-5153

VISIT US AT:

www.chase.com/creditcards

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

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
09/30		LATE FEE	\$39.00

FINANCE CHARGES

Category	Finance Charge		FINANCE CHARGES				
	Daily Periodic Rate	Corresp. APR		Average Daily Balance	Due To	Transaction Fee	Accumulated Fin Charge
Purchases	.08216%	29.99%	\$135.19	\$3.34	\$0.00	\$0.00	\$3.34
Cash advances	.08216%	29.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	.08216%	29.99%	\$10,778.28	\$265.67	\$0.00	\$0.00	\$265.67
Balance transfer	.08216%	29.99%	\$8,151.98	\$200.93	\$0.00	\$0.00	\$200.93
Total finance charges							\$469.94

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 dispute amount, must be sent to Card Services, P.O. Box 15049, 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, 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 balances 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: 5417 1167 9830

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$19,522.90	11/29/07	\$2,456.00	\$2,846.00

CHASE

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

5417116798308805002846000195229000000009

00061 BEX 8 91307 D
ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

1000 160 280 2256 7983 0880 551#

CHASE

Opening/Closing Date:	10/10/07 - 11/09/07	CUSTOMER SERVICE
Payment Due Date:	11/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$2,846.00	Espanol 1-888-446-3308
		TDD 1-800-955-8050
		Pay by phone 1-800-436-7958
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$19,522.90	Total Credit Line	\$20,000
New Balance	\$19,522.90	Available Credit	\$477
		Cash Access Line	\$4,000
		Available for Cash	\$0

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT:

www.chase.com/creditcards

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

FINANCE CHARGES

Category	31 days in cycle	Corresp.	Average Daily Balance	Due To Periodic Rate	Finance Charge		
					Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.00000%	0.00%	\$163.04	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	.00000%	0.00%	\$10,916.10	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.00000%	0.00%	\$8,256.21	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$0.00

Effective Annual Percentage Rate (APR): 0.00%

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

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account 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 in 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 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 you 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: 5417 1167 9830

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$19,522.90	12/29/07	\$2,846.00	\$3,236.00



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

541711679830880500323600019522900000005

02056 BEX 9 34307 D
ANTHONY D VILLELLA
143 BEST LN
COALPORT PA 16627-8967

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

5000 160 281 2256 7983 0880 5510



Opening/Closing Date:	11/10/07 - 12/09/07	CUSTOMER SERVICE
Payment Due Date:	12/29/07	In U.S. 1-800-945-2000
Minimum Payment Due:	\$3,236.00	Espanol 1-888-446-3308
		TDD 1-800-955-8050
		Pay by phone 1-800-438-7958
		Outside U.S. call collect 1-302-594-8200

MASTERCARD ACCOUNT SUMMARY Account Number: 5417 1167 9830 8805

Previous Balance	\$19,522.90	Total Credit Line	\$20,000
New Balance	\$19,522.90	Available Credit	\$477
		Cash Access Line	\$4,000
		Available for Cash	

ACCOUNT INQUIRIES

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

SO 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.

FINANCE CHARGES

Category	Finance Charge						
	Daily Periodic Rate	Corresp.	Average Daily Balance	Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.00000%	0.00%	\$163.04	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Convenience check	.00000%	0.00%	\$10,916.10	\$0.00	\$0.00	\$0.00	\$0.00
Balance transfer	.00000%	0.00%	\$8,256.21	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$0.00

Effective Annual Percentage Rate (APR): 0.00%

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

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but 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 19850-5049. 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 shall 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

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In your letter, give us the following information.

- Your name and account number
- The dollar amount of the suspected error

- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the 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.

6401642
WTHM

PROD: CL SUMMARY OF PACKET

ORIG CRED WELTMAN, WIENBER & REIS

NAME: VILLELLA, ANTHONY D

PH#

PPL#

ASGN: 11-27-07 LST CHG:

LST PY: 07-01-07

1 of 1

PKT# 0921690

ADDR: 143 BEST LN COALPORT PA 16627-8967

EMPL:

- (1) LAST ACTION DT (/n)
- (2) COLLECTOR ACTION (?)
- (3) TIME TO WORK
- (4) DATE WORK AGAIN
- (5) PROMISED PMT AMT
- (6) NEXT STEP
- (7) FOLLOWUP PRIO (1-10)
- (8) PROMISED PMT DATE
- (9) IMP NOTE LINES

0.00

	--OWING--	-RECEIVED-
AGN/AMT	19,522.90	0.00
INT	0.00	0.00
CANCELLED	0.00	
ATTORNEY	0.00	0.00
COURT	0.00	0.00
MISC	0.00	0.00
TOTAL*****	19,522.90	0.00
PK STS SCF		19,522.90
NET W/JMT**		

— SUPPORT *MR

ACCT: 457390-FWD

77 030108 2a ACMINPAYTL: 390.00

WB/IQ6_COLU1R

DRL:

78 030308 4p MEDIA REQ APPLICATION REQ

WB/IQ6_COLU1R

SSN: 193-46-0609

79 030308 4p MEDIA REQ STMITS REQ-ALL

WB/IQ6_COLU1R

DOB:

80 030308 4p STMITS

WB/IQ6_COLU1R

CDN: 5417116798308805

81 030408 9a MEDIA REQ STMITS DONE

WB/PU7_COLPU7

FISCAL & MISSING DATA

82 030408 9a STM NXTSTP: REQUEST

!PU7_COLPU7

CMD (/,?):

83 030408 9a STM NXT DT: 03-04-08

!PU7_COLPU7

CANNOT UPDATE TICKLER

04 MAR 09:00am ET=00:07

Batch Header Request

Request Date and Time : 03-04-2008 14:28:13
Print Date and Time : 03-04-2008 14:37:44
Dept Code : OCC
Requested By: FirstAssist

Item Details :

5417116798308805 2007-09-09 Y
5417116798308805 2003-01-03 Y
5417116798308805 2002-10-03 Y
5417116798308805 2002-12-03 Y
5417116798308805 2002-09-04 Y
5417116798308805 2002-03-04 Y
5417116798308805 2002-06-04 Y
5417116798308805 2002-11-04 Y
5417116798308805 2002-08-05 Y
5417116798308805 2002-07-03 Y
5417116798308805 2003-02-04 Y
5417116798308805 2003-05-02 Y
5417116798308805 2003-03-05 Y
5417116798308805 2003-04-03 Y
5417116798308805 2003-06-03 Y
5417116798308805 2003-08-04 Y
5417116798308805 2003-09-03 Y
5417116798308805 2007-12-09 Y
5417116798308805 2006-01-03 Y
5417116798308805 2002-02-04 Y
5417116798308805 2007-11-09 Y
5417116798308805 2002-04-02 Y
5417116798308805 2003-07-02 Y
5417116798308805 2002-05-02 Y
5417116798308805 2006-02-03 Y
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5417116798308805 2007-01-03 Y
5417116798308805 2006-11-03 Y
5417116798308805 2006-12-03 Y
5417116798308805 2007-07-09 Y
5417116798308805 2006-10-03 Y
5417116798308805 2007-03-09 Y
5417116798308805 2007-02-09 Y
5417116798308805 2005-01-03 Y
5417116798308805 2005-08-03 Y
5417116798308805 2005-07-03 Y
5417116798308805 2005-05-03 Y
5417116798308805 2005-10-03 Y
5417116798308805 2005-09-03 Y

6401642
WTHM

PROD: CL SUMMARY OF PACKET
NAME: VILLELLA, ANTHONY D
ASGN: 11-27-07 LST CHG: LST PY: 07-01-07 1 of 1
ADDR: 143 BEST LN COALPORT PA 16627-8967
EMPL:

ORIG CRED WELTMAN, WIENBER & REIS
PH# PPL#
PKT# 0921690

(1) LAST ACTION DT (/n)
(2) COLLECTOR ACTION (?)
(3) TIME TO WORK
(4) DATE WORK AGAIN
(5) PROMISED PMT AMT 0.00
(6) NEXT STEP
(7) FOLLOWUP PRIO (1-10)
(8) PROMISED PMT DATE
(9) IMP NOTE LINES
— SUPPORT *MR —

	— OWING —	— RECEIVED —
AGN/AMT	19,522.90	0.00
INT	0.00	0.00
CANCELLED	0.00	
ATTORNEY	0.00	0.00
COURT	0.00	0.00
MISC	0.00	0.00
TOTAL*****	19,522.90	0.00
PK STS SCP	NET W/JMT**	19,522.90

ACCT: 457390-FWD

DRL:

SSN: 193-46-0609

DOB:

CDN: 5417116798308805

FISCAL & MISSING DATA

CMD (/,?):

CANNOT UPDATE TICKLER

80 030308 4p STMITS	WB/IQ6_COLU1R
81 030408 9a MEDIA REQ STMITS DONE	WB/PU7_COLPU7
82 030408 9a STM NXTSTP: REQUEST	IPU7_COLPU7
83 030408 9a STM NXT DT: 03-04-08	IPU7_COLPU7
84 030408 1p MEDIA REQ APPLICATION DONE	WB/PU7_COLPU7
85 030408 1p APP NXTSTP: REQUEST	IPU7_COLPU7
86 030408 1p APP NXT DT: 03-04-08	IPU7_COLPU7

04 MAR 01:55pm ET=00:06

FIRST USA TELEMARKETING APPLICATIONS

10/06/98

PRIMARY APPLICANT INFO

REFERENCE NUMBER	981006057515
TELEMARKETING NUMBER	90 000 076 530Q
PRODUCT TYPE	MP
DIVISION	009
SOURCE CODE	FA02
MERCHANT NUMBER	0000000000000000
NAME	ANTHONY D,VILLELLA
SOCIAL SECURITY NUMBER	0609
HOME PHONE	8146725449
ADDRESS	PO BOX 260
ADDITIONAL ADDRESS	
CITY/STATE/ZIPCODE	COALPORT
LENGTH OF RESIDENCE	PA 16627 026 ** **
PREVIOUS ADDRESS	
PREVIOUS CITY/STATE/ZIPCODE	
PREV LENGTH OF RESIDENCE	
DATE OF BIRTH	** * * *
NUMBER OF DEPENDENTS	
EMPLOYER	UNKNOWN
POSITION	
OCCUPATION CODE	**
LENGTH OF EMPLOYMENT	** **
BUSINESS PHONE	814 672 3122
EMPLOYER CITY/STATE	UNKNOWN
MONTHLY INCOME	002750
OTHER INCOME	
SOURCE OF OTHER INCOME	*
HOUSING TYPE	0000
HOUSING AMOUNT	*
CHECKING ACCOUNT	*
SAVINGS ACCOUNT	*
MOTHERS MAIDEN NAME	CHANDLER
AUTHORIZED USER	,JENNIFER L,VILLELLA

SECONDARY APPLICANT INFO

JOINT NAME	LOAN TERMS
LOAN XFER AMOUNT FLAG	***
LOAN XFER AMOUNT	N
LOAN CHECK AMOUNT	0.00
JOINT LENGTH OF RESIDENCE	0.00
JOINT PREVIOUS LENGTH OF RESIDENCE	
JOINT DATE OF BIRTH	
JOINT EMPLOYER	
JOINT OCCUPATION CODE	
JOINT POSITION	
JOINT LENGTH OF EMPLOYMENT	
JOINT EMPLOYER CITY/STATE	
JOINT INCOME	
JOINT OTHER INCOME	
MARKETING-ID	5Q28TA

VOC

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

CHASE BANK USA, NA : No: 08-159-CD

Plaintiff :

vs. :

ANTHONY D. VILLELLA :

Defendant :

ANSWER OF DEFENDANT, ANTHONY D. VILLELLA, TO
PLAINTIFF'S REQUEST FOR ADMISSIONS AND REQUEST FOR PRODUCTION OF
DOCUMENTS

ANSWERS TO REQUEST FOR PRODUCTION OF DOCUMENTS

1. Anything responsive to the request is attached.
2. See answer to #1.

ANSWERS TO REQUEST FOR ADMISSIONS

1. Admitted.
2. This request calls for a legal conclusion, and therefore no response is required.

3. This request calls for a legal conclusion, and therefore no response is required.

4. Admitted.

5. This request calls for a legal conclusion, and therefore no answer is required.

Date: 4-30-2008

By: Anthony Villella
Anthony Villella, Pro se
Defendant

EXHIBIT

D

44010012

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

CHASE BANK USA, NA : No: 08-159-CD

Plaintiff :

vs. :

ANTHONY D. VILLELLA :

Defendant :

I, Anthony D. Villella, hereby avers that a true and correct copy of Defendant's Answer to Defendant's Complaint with New Matter has been served upon the following party via U.S. Regular Mail on this 30 day of April, 2008:

Weltman, Weinberg & Reis CO, LPA
436 Seventh Ave., Suite 2178
Pittsburgh, PA 15219

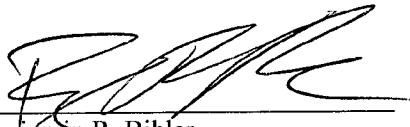
By: Anthony Villella
Anthony Villella, Pro Se
Defendant

CERTIFICATE OF SERVICE

A true and correct copy of the within Plaintiff's Motion for Summary Judgment has been served by U.S. Mail, Postage Pre-Paid, on 9th day of July, 2008 upon the following:

Anthony D. Villella
143 Best Ln.
Coalport, Pa 16627

By:


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

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

CHASE BANK USA, N.A.,

Plaintiff,

Case No.: 08-159-CD

vs.

ANTHONY D. VILLELLA,
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 \$19,522.90 with interest at the legal interest rate of 6.00% per annum from January 21, 2008, 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, N.A.,

Plaintiff,

Case No.: 08-159-CD

vs.

TYPE OF PLEADING:

ANTHONY D VILLELLA,

Defendant.

PRAECIPE TO SCHEDULE

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

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

FILED NO
M 11 34 01
JUL 14 2008
W.A. Shaw
William A. Shaw
Prothonotary/Clerk of Courts

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

CHASE BANK USA, N.A.,

Plaintiff,

Case No.: 08-159-CD

vs.

ANTHONY D VILLELLA,

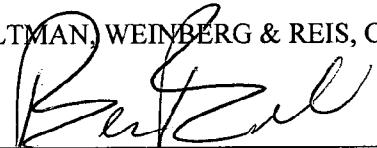
Defendant.

PRAECIPE TO SCHEDULE

TO THE PROTHONOTARY:

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

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

By: 

Benjamin R. Bibler, Esquire

PA I.D. #93598

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

2718 Koppers Building

436 Seventh Avenue

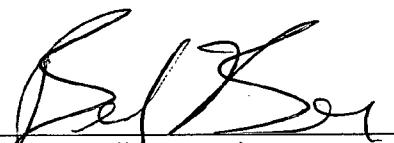
Pittsburgh, PA 15219

(412) 434-7955

CERTIFICATE OF SERVICE

A true and correct copy of the Praecipe to Schedule has been served by First Class Mail, postage pre-paid, on 9th day of July, 2008 upon the following:

Anthony D Villella
143 Best Ln
Coalport, Pa 16627

By: 

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

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

CHASE BANK USA, N.A.

Plaintiff

No. 08-159-CD

vs.

ANTHONY D VILLELLA
Defendant

ORDER OF COURT

AND NOW, to wit, this 16th 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
9:10 a.m. Ct. Rm #1

BY THE COURT:



FILED

O 3:50P.M GK 3CC ATTY Bibler
JUL 17 2008

(610)

William A. Shaw
Prothonotary/Clerk of Courts

WWR No. 06401642

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. 08-159-CD

vs.

AFFIDAVIT OF SERVICE OF
ORDER OF COURT

ANTHONY D VILLELLA

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#06401642

FILED
M 11/22/08
AUG 01 2008
NOCC
GR
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. 08-159-CD
vs.

ANTHONY D VILLELLA

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, Anthony D. Villella.

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 143 Best Lane, Coalport, PA, 16627.

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#06401642

Sworn to and subscribed
before me this 29
day of July, 2008.

NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Notary Seal
Wayne A. Jones, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires June 29, 2010

Member, Pennsylvania Association of Notaries

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

CHASE BANK USA, N.A.

Plaintiff

No. 08-159-CD

VS.

ANTHONY D VILLELLA
Defendant

ORDER OF COURT

AND NOW, to wit, this 16th 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
9:10 a.m./~~pm~~ Ct. Rm #1

BY THE COURT:



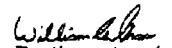
EXHIBIT

"1"

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 17 2008

Attest.


William A. Ober
Prothonotary/
Clerk of Courts

WWR No. 06401642

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CHASE BANK USA, N.A. : :

VS. : NO. 08-159-CD

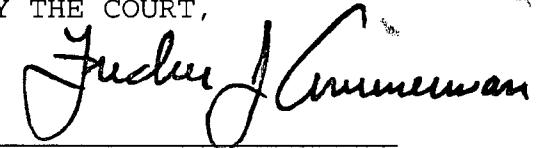
ANTHONY D. VILLELLA : :

O R D E R

AND NOW, this 18th day of August, 2008, following argument on the Plaintiff's Motion for Summary Judgment; with the Court noting that the Defendant appeared pro se; the Court being satisfied that sufficient basis and grounds exist for the granting of Summary Judgment, it is the ORDER of this Court that Summary Judgment be and is hereby granted.

Judgment shall be entered against the Defendant, Anthony D. Villella, in the amount of Nineteen Thousand Five Hundred Twenty-two Dollars and Ninety (\$19,522.90) Cents, plus attorney's fees of Three Hundred (\$300.00) Dollars, court costs, and interest at the statutory rate of 6 percent.

BY THE COURT,



President Judge

FILED *ICC Atys:*
09:54 AM
AUG 20 2008 *Warmbrodt*
Bibler

William A. Shaw
Prothonotary/Clerk of Courts *ICC Def.*

*143 Best Lane
Coalport, PA 16027*

GW

FILED

AUG 20 2008

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 8/20/08

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:

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

CHASE BANK USA, N.A.

Plaintiff

Case No.: 08-159-CD

TYPE OF PLEADING

vs.

ANTHONY D VILLELLA

Defendant.

FILED ON BEHALF OF:

Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

William T Molczan, Esquire
PA I.D.#47473
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 06401642
\$19522.90

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

FILED *Atty pd.*
11:55 AM 20.00
SEP 29 2008 *CCs Notice*
to Def.
William A. Shaw
Prothonotary/Clerk of Courts
Statement to
Atty
(610)

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

CHASE BANK USA, N.A.

Plaintiff

Case No.: 08-159-CD

vs.

ANTHONY D VILLELLA

Defendant.

NOTICE OF JUDGMENT OR ORDER

TO: () Plaintiff
 (xx) Defendants
 () Garnishee

You are hereby notified that the following Order or Judgment was entered against you on September 24, 2008.

(xx) Assumpsit Judgment in the amount of \$19522.90, plus interest at 6% per annum, plus costs.

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

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

(xx) Entry of Judgment of
 (xx) Court Order
 () Non-Pros
 () Confession
 () Default
 () Verdict
 () Arbitration Award
 () By Consent

Prothonotary

ANTHONY D VILLELLA
143 BEST LANE
COALPORT, PA 16627

By: Willie Allen
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.: 08-159-CD

vs.

ANTHONY D VILLELLA

Defendant.

PRAECIPE FOR JUDGMENT

TO THE PROTHONOTARY:

In light of the Court Order granting Summary Judgment in favor of Plaintiff on August 18, 2008, kindly enter Judgment against the Defendant, **ANTHONY D VILLELLA**, in the amount of \$19522.90 computed as follows:

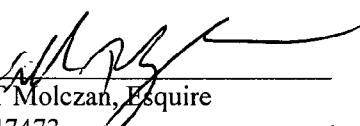
Amount Awarded per Order: \$19522.90

Interest from the date of judgment
at the statutory rate of 6% per annum: \$0.00

TOTAL: \$19522.90

Attached is a copy of the Court Order in favor of Plaintiff for Judgment.

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

By: 
William T. Molczan, Esquire
PA I.D.#47473
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 06401642

Plaintiff's address is:

c/o Weltman, Weinberg & Reis, Co., L.P.A., 2718 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219
And Defendant's address is: 143 BEST LANE, COALPORT, PA 16627

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CHASE BANK USA, N.A.

:

VS.

: NO. 08-159-CD

ANTHONY D. VILLELLA

:

O R D E R

AND NOW, this 18th day of August, 2008, following argument on the Plaintiff's Motion for Summary Judgment; with the Court noting that the Defendant appeared pro se; the Court being satisfied that sufficient basis and grounds exist for the granting of Summary Judgment, it is the ORDER of this Court that Summary Judgment be and is hereby granted.

Judgment shall be entered against the Defendant, Anthony D. Villella, in the amount of Nineteen Thousand Five Hundred Twenty-two Dollars and Ninety (\$19,522.90) Cents, plus attorney's fees of Three Hundred (\$300.00) Dollars, court costs, and interest at the statutory rate of 6 percent.

BY THE COURT,

/S/ Fredric J Ammerman

President Judge

I hereby certify this to be a true and attested copy of the original statement filed in this case.

AUG 20 2008

Attest.

William J. Ammerman
Prothonotary/
Clerk of Courts

PLT

0401042 (SIS)

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: 
William T. Molczan, Esquire
PA I.D.#47473
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 06401642

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY ,
PENNSYLVANIA
STATEMENT OF JUDGMENT

COPY

Chase Bank USA, N.A.
Plaintiff(s)

No.: 2008-00159-CD

Real Debt: \$19,522.90

Atty's Comm: \$

Vs.

Costs: \$

Anthony D. Villella
Defendant(s)

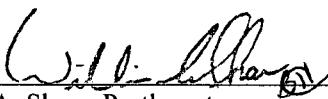
Entry: \$20.00

Instrument: Court-Ordered Judgment

Date of Entry: September 29, 2008

Expires: September 29, 2013

Certified from the record this 29th 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

No. 08-159-CD

vs.

PRAECIPE FOR WRIT OF EXECUTION
(LEVY ONLY)

ANTHONY D VILLELLA

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#06401642

FILED *Atty pd.* 20.00
m12:46a3d
NOV 25 2008 2cc06wnts
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts
S (ER)

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

Plaintiff

vs.

Civil Action No. 08-159-CD

ANTHONY D VILLELLA

Defendant

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:

2. against ANTHONY D VILLELLA, Defendant

3. Judgment Amount \$ 19522.90

Interest \$ 157.25

Costs \$

SUBTOTAL: \$ 19680.15

Costs (to be added by Prothonotary): **Prothonotary costs** \$ 135.00

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

By: W.T. Molczan
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#06401642

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

CHASE BANK USA, N.A.
Plaintiff

vs.

Civil Action No. 08-159-CD

ANTHONY D VILLELLA
Defendant

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

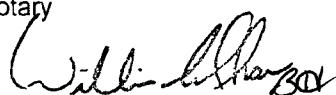
To satisfy the judgment, interest and costs against: ANTHONY D VILLELLA, Defendant(s);

- (1) You are directed to levy upon the property of the defendant(s) and to sell his/her/their interest therein;
- (2) You are also directed to attach the property of the defendant not levied upon in the possession of N/A, as garnishee, N/A and to notify the garnishee that:
 - a. An attachment has been issued;
 - b. Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
 - c. The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
 - i. In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or
 - ii. That total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above sated

Amount due \$ 19680.15

Costs to be added \$ 135.00 Prothonotary costs

Prothonotary



Deputy

DATED: 11/25/08

WWR#06401642

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

CHASE BANK USA, N.A.

Plaintiff

vs.

ANTHONY D VILLELLA

Defendant

No. 08-159-CD

WRIT OF EXECUTION
NOTICE

This paper is a "Writ of Execution". It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have legal rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that certain property cannot be taken and sold by the Sheriff to satisfy your debts. **SUCH PROPERTY IS SAID TO BE EXEMPT**. No matter what you may owe, there is a **DEBTOR'S EXEMPTION** established by law. This means that no matter what happens, the Sheriff must give you from the sale at least \$300.00 in cash or property. There are also other exemptions which may be applicable to you. Listed below is a summary of some of the major exemptions. You may have other exemptions or other rights. If you have an exemption, you should do the following promptly:

- (1) Complete the claim form on the opposite side and demand a prompt hearing.
- (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to court when and where you are told to appear ready to explain your exemption. **IF YOU DO NOT COME TO COURT AND PROVE YOUR EXEMPTION, YOU MAY LOSE SOME OF YOUR PROPERTY.**

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.

LAWYER REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
P.O. BOX 186
HARRISBURG, PA 17108
TELEPHONE NO.: 1-800-692-7375

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 exemptions set by law.
2. All wearing apparel used by yourself and all family members.
3. Bibles, school books, sewing machines, uniforms & equipment.
4. Tools of your trade such as carpenter's tools.
5. Most wages & unemployment benefits.
6. Social Security benefits, certain retirement funds and accounts.
7. Certain veteran & armed forces benefits.
8. Certain insurance proceeds.
9. Such other exemptions as may be provided by law.

CLAIM FOR EXEMPTION

TO THE SHERIFF:

I, the above-named defendant, claim exemption of property from levy or attachment:

(1) FROM MY PERSONAL PROPERTY IN MY POSSESSION WHICH HAS BEEN LEVIED UPON,

(a) I desire that my statutory \$300.00 exemption be:

(1) set aside in kind (specify property, to be set aside in kind):

(2) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption: (specify property and basis of exemption):

(2) FROM MY PROPERTY WHICH IS IN THE POSSESSION OF A THIRD PARTY, I CLAIM THE FOLLOWING EXEMPTIONS:

(a) my \$300.00 statutory exemption: in cash in kind
(specify property):

(b) Social Security benefits on deposit in the amount of \$ _____

(c) Other (specify amount & basis for exemption):

I request a prompt court hearing to determine the exemption.

Notice of hearing should be given me at the following:

ADDRESS: _____ TELEPHONE NUMBER: _____

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. § 4904 relating to unsworn falsification to authorities:

Date: _____ Defendant: _____

THIS CLAIM TO BE FILED WITH:

Office of the Sheriff of Clearfield County
1 N. Second Street, Suite 116, Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone Number: (814) 765-2641 ext. 5986

Note: Under paragraphs (1) and (2) of the Writ, a description of specific property to be levied upon or attached may be set forth in the Writ or included in a separate direction to the Sheriff.

Under paragraph (2) of the writ, if attachment of a named garnishee is desired, his name should be set forth in the space provided.

Under paragraph (3) of the writ, the Sheriff may, as under prior practice, add as a garnishee any person not named in this writ who may be found in possession of property of the defendant. See Rule 3111(a). For limitations on the power to attach tangible personal property, see Rule 3108(a) (b). Each court shall, by local rule, designate the officer, organization or person to be named in the notice.

FILED

OCT 14 2009

2/11/45
William A. Shaw

Prothonotary/Clerk of Courts

1 CLENO TO ATT

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

CHASE BANK USA, N.A.

Plaintiff No. 08-159-CD

vs.

PRAECIPE FOR SATISFACTION OF
JUDGMENT

ANTHONY D VILLELLA

Defendant(s) FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

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

WWR#6401642 CH1

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

CHASE BANK USA, N.A.

Plaintiff

vs.

Civil Action No. 08-159-CD

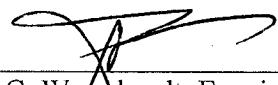
ANTHONY D VILLELLA

Defendant(s)

PRAECIPE FOR SATISFACTION OF JUDGMENT

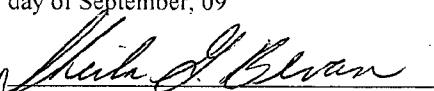
At the request of the undersigned attorneys for the Plaintiff, you are directed to satisfy the above-captioned Judgment.

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

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

WWR #6401642

Sworn to and subscribed
before me this 29
day of September, 09


NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Sheila G. Bevan, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Nov. 15, 2010

Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20901
NO: 08-159-CD

PLAINTIFF: CHASE BANK USA, N.A.

vs.

DEFENDANT: ANTHONY D. VILLELLA

Execution PERSONAL PROPERTY

SHERIFF RETURN

DATE RECEIVED WRIT: 11/26/2008

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 3/23/2012

5 FILED

03;52pm
MAR 23 2012

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

4/22/2009 @ 11:27 AM SERVED ANTHONY D. VILLELLA

SERVED ANTHONY D. VILLELLA, DEFENDANT, AT 143 BEST LANE, COALPORT, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO NICOLE VILLELLA, DAUGHER OF DEFENDANT/ADULT AT RESIDENCE.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION AND COPY OF THE LEVY.

@ SERVED

AFTER SEVERAL ATTEMPTS DEPUTIES UNABLE TO FIND ANYTHING OF VALUE TO LEVY.

@ SERVED

NOW, MARCH 23, 2012 RETURN WRIT AS TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20901
NO: 08-159-CD

PLAINTIFF: CHASE BANK USA, N.A.

vs.

DEFENDANT: ANTHONY D. VILLELLA

Execution PERSONAL PROPERTY

SHERIFF RETURN

SHERIFF HAWKINS \$139.40

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

Chester Hawkins
by Cynthia Butler, Clerk
Chester A. Hawkins
Sheriff

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

CHASE BANK USA, N.A.
Plaintiff

vs.

Civil Action No. 08-159-CD

ANTHONY D VILLELLA
Defendant

WRIT OF EXECUTION

TO THE SHERIFF OF CLEARFIELD COUNTY:

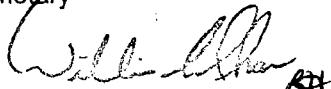
To satisfy the judgment, interest and costs against: ANTHONY D VILLELLA, Defendant(s);

- (1) You are directed to levy upon the property of the defendant(s) and to sell his/her/their interest therein;
- (2) You are also directed to attach the property of the defendant not levied upon in the possession of N/A, as garnishee, N/A and to notify the garnishee that:
 - a. An attachment has been issued;
 - b. Except as provided in paragraph (c), the garnishee is enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;
 - c. The attachment shall not include any funds in an account of the defendant with a bank or other financial institution
 - i. In which funds are deposited electronically on a recurring basis and are identified as being funds that upon deposit are exempt from execution, levy or attachment under Pennsylvania or federal law, or
 - ii. That total \$300 or less. If multiple accounts are attached, a total of \$300 in all accounts shall not be subject to levy and attachment as determined by the executing officer. The funds shall be set aside pursuant to the defendant's general exemption provided in 42 Pa.C.S. § 8123.
- (3) If property of the defendant not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify [him] such other person that he or she has been added as a garnishee and is enjoined as above sated

Amount due \$ 19680.15

Costs to be added..... \$ 13500 Prothonotary costs

Prothonotary

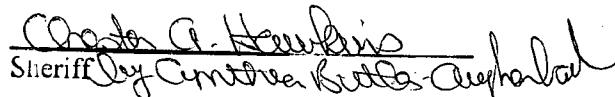


Deputy

DATED: 11/25/08

WWR#06401642

Received this writ this 26th day
of November A.D. 2008
At 2:00 A.M. P.M.



Charles A. Hawkins
Sheriff by Cynthia Butts-Authorized

**PERSONAL PROPERTY SALE
SCHEDULE OF DISTRIBUTION**

NAME ANTHONY D. VILLELLA

NO. 08-159-CD

NOW, March 23, 2012, by virtue of the Writ hereunto attached, after having given due and legal notice of time and place of sale by handbills posted on the premises setting forth the date, time and place of sale, I exposed the within described real estate of Anthony D. Villella to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	9.00
SERVICE	9.00
MILEAGE	30.80
LEVY	
MILEAGE	30.80
POSTING	9.00
HANDBILLS	
COMMISSION	0.00
POSTAGE	
HANDBILLS	
DISTRIBUTION	
ADVERTISING	
ADD'L SERVICE	
ADD'L POSTING	
ADD'L MILEAGE	30.80
ADD'L LEVY	
BID/ SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$139.40

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	19,680.15
INTEREST @ %	0.00
FROM TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$19,974.55

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
SHERIFF COSTS	139.40
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	135.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$274.40
TOTAL COSTS	\$19,974.55

COMMISSION 2% ON THE FIRST \$ 100,000 AND 1/2% ON ALL OVER THAT. DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff