

08-539-CD

Chase Bank vs Ralph L. Clark et al

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

CHASE BANK USA, N.A.

Plaintiff

No: 08-539-CD

vs.

COMPLAINT IN CIVIL ACTION

RALPH L CLARK
AKA RALPH L CLARK JR

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
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MAR 25 2009
\$195.00
ICC Sheriff
William A. Shaw
Prothonotary/Clerk of Court.

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

CHASE BANK USA, N.A.

Plaintiff

vs.

Civil Action No

RALPH L CLARK
AKA RALPH L CLARK JR

Defendant

COMPLAINT AND NOTICE TO DEFEND

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

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

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

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

COMPLAINT

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

2. Defendant is an adult individual residing at 4293 SANBORN ROAD, HOUTZDALE, PA 16651.

COUNT 1 - ACCOUNT NO. 4417129912140148

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4417129912140148.

4. Defendant made use of said credit card and has a current balance due of \$7824.27.

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 March 17, 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 on Count I against Defendant, RALPH L. CLARK, individually, in the amount of \$7824.27 with continuing interest thereon at the statutory rate of 6.00% per annum from March 17, 2008 plus attorneys' fees of \$300.00 and costs.

COUNT II - ACCOUNT NO. 4417124101156732

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

11. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4417124101156732.

12. Defendant made use of said credit card and has a current balance due of \$551.20.

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

14. Plaintiff is entitled to interest at the statutory rate of 6.00% per annum from March 17, 2008.

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

WHEREFORE, the Plaintiff prays for judgment on Count II against Defendant, RALEN H. CLARK, individually, in the amount of \$5551.28 with continuing interest thereon at the statutory rate of 6.00% per annum from March 17, 2008 and costs.

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

WELTMAN, WEINBERG & REIS, CO.,

L.P.A.

James C. Warmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Pipers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#009281162

Statement for account number: 4417 1241 0115 6732

New Balance \$5,551.28 Payment Due Date 04/18/07 Past Due Amount \$629.00 Minimum Payment \$791.28

PHILIPS

Amount Enclosed \$

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

441712410115673200079128005551280000008

02112 BE < 9 08307 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
MOUTZDALE PA 16851-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



:5000160281: 22141011567323"

PHILIPS

Opening/Closing Date: 02/25/07 - 03/24/07
Payment Due Date: 04/18/07
Minimum Payment Due: \$791.28

02/25/07 - 03/24/07
04/18/07
\$791.28

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-438-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,551.28
New Balance \$5,551.28

Total Credit Line \$5,500
Available Credit \$0
Cash Access Line \$1,100
Available for Cash \$0

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

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

VISIT US AT:
www.chase.com/creditcards

If'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.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement 0
Points earned on purchases 0
Total points remaining 0

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate	Transaction			
Purchases	.00000%	0.00%	\$5,551.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$0.00

Effective Annual Percentage Rate (APR): 0.00%

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

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

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

IMPORTANT NEWS

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

This Statement is a Facsimile - Not an original

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Page 1 of 1

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EXHIBIT

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 the statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; otherwise, we cannot guarantee that one payment or coupon will be 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 the statement if you have questions about electronic check conversion or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-0049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balance and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, 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 added during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-0299 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem 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 you own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA080008

Statement for account number: 4417 1299 1214 0148

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$7,824.27	04/07/07	\$707.00	\$879.00



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

Amount Enclosed \$

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

441712991214014800067900007824270000008

16788 BEY Z 07207 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈5000 160 28⑈ 22 199 12 140 148 ⑈



Opening/Closing Date: 02/14/07 - 03/13/07
Payment Due Date: 04/07/07
Minimum Payment Due: \$879.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-956-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,617.92	Total Credit Line	\$9,400
Purchases, Cash, Credits	+ \$35.00	Available Credit	\$1,575
Finance Charges	+ \$171.35	Cash Access Line	\$1,880
New Balance	\$7,824.27	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.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
03/11		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 28 days in cycle	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	V. 07943%	28.99%	\$7,697.02	\$171.19		\$0.00	\$0.00	\$171.19
Cash advances	V. 07943%	28.99%	\$6.89	\$0.16		\$0.00	\$0.00	\$0.16
Total finance charges								\$171.35

Effective Annual Percentage Rate (APR): 28.99%

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

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 purchase daily rate each day only in the current cycle).

EXHIBIT

This Statement is a Facsimile - Not an original

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Page 1 of 1

05686 MA MA 15768

07210000080001576801

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence enclosed with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us 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 Service, P.O. Box 15040, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept your check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

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

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

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

MA0602008

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, 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. However, checks that we call convenience checks or 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, from other accounts with us or any of our related companies. If a portion of a requested balance transfer will exceed your available credit line, we may process a partial balance transfer up to your available credit line.
- Cash Advances:** You may use your card to get cash from automatic teller machines, or from financial institutions accepting the card; or to obtain travelers checks, foreign currency, money orders, wire transfers or similar cash-like charges; or to obtain lottery tickets, casino gaming chips, race track wagers or for similar betting transactions. You may also use a third party service to make a payment on your behalf and bill the payment to this account.
- Overdraft Advances:** If you have an eligible checking account with one of our related banks, you may link this account to your checking account with our related bank to cover an overdraft on that checking account under the terms of this agreement and your checking account agreement.

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

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

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

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

making sure it remains below your credit line. If your account balance is over your credit line for any reason, we may charge you an overlimit fee as described in this agreement. We may, but are not required to, authorize charges that go over your credit line. You must pay any amount over your credit line, and you must pay us immediately if we ask you to. This agreement applies to any balance over your credit line, or the cash advance portion of your credit line, at any time. However, if you have asked us not to do so, we will not increase your credit line. A change to your credit line will not affect your obligation to pay us.

International Transactions: International transactions include any transaction that you make in a foreign currency or that you make outside of the United States of America even if it is made in U.S. dollars. If you make a transaction in a foreign currency, Visa International or MasterCard International, Inc., will convert the transaction into U.S. dollars by using its respective currency conversion procedures. The exchange rate each entity uses to convert currency is a rate that it selects either from the range of rates available in the wholesale currency 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.

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

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

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

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

- We or one of our related companies is the payee on the check.
- Your credit 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 have used the check after we paid the check.
- 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 held liable for 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 due is marked "paid in full" or with a similar notation or that you otherwise intend to pay the full amount (conditional payments), must be sent to us at the address listed on your monthly statement. We reserve all our rights regarding such payments. For example, if it is determined there is no valid dispute or if any such payment is received at any other address, we may accept the payment and you will still owe any remaining balance. We may refuse to accept any such payment by returning it to you, not cashing it or by destroying it. All other payments that you make should be sent to the regular payment address shown on your monthly statements. We reserve the right to electronically collect your eligible payment checks, or first personment 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.

EXHIBIT

3

part of the minimum payment due, we also will apply it to your credit line. You agree that we are authorized to allocate your payments over your credit line. For example, you

Automatic Charges: You may authorize automatic charges for certain recurring charges (for example, monthly utility charges, insurance premiums) if automatic charges are stopped for any reason (including account for repeat transactions) or your account is suspended for any reason, or your account is closed. These charges

Promotions: From time to time we may have promotions. If we do, we will notify you about the terms of the offer and how long it lasts. Each promotion is subject to the terms of this agreement, as modified by the promotion.

FINANCE CHARGES Daily Periodic Rates and Annual Percentage Rates Your annual percentage rate (APR) and the corresponding daily periodic rates are listed on the Rates and Fees page. To get the details of the corresponding daily periodic rates are provided separately. To get the details of the

Daily Periodic Rates and Annual Percentage Rates (APRs) are listed on the provided separately. To get the daily periodic rate, divide the APR by 365 and in effect always round up at the fifth decimal place at the end of this document or provided separately.

Variable Rate: One of more than 100 APRs that varies with the Prime Rate. When you have an APR that varies with the Prime Rate published in the *Wall Street Journal*, we calculate the APR by adding a margin to the Prime Rate shown on your bill. The margin is the difference between the APR and the Prime Rate shown on your bill. The margin is the difference between the APR and the Prime Rate shown on your bill.

A "margin" is the percentage we add to the Prime Rate to determine the rate for your loan. The Rate a "business day" is any day that is not a weekend or federal holiday. The Rates are variable rates. It also lists the margin.

the APR. The daily periodic rate is calculated as described above

finance charge and may have to pay a higher minimum payment.

- We do not receive, for any payment that is owed on the account or loan with us, at least the minimum payment due by the date and

- To the extent allowed by law, if, at any time after you receive payment, we do not receive payment of your outstanding balance and we do not receive payment of your outstanding balance and we do not receive payment of your outstanding balance

determining your default rate: the length of time your account has been open; the number of defaults on your account; other indicators of your creditworthiness.

credit reports obtained from credit bureaus. The Bureau will apply to purchase the first day of the billing cycle in which the default occurs, and will apply to purchase

If we decide not to increase your APR over 12 months, we will not increase your APR up to the maximum default rate stated in the Rates and Fees section of the Agreement. We reserve the right to increase your APR in the event of any future default.

Finance Charge Calculation—Two-Step Method: (1) **New Purchases:** For Purchases and Average Daily Balance Method (assuming 30 days in month). (2) **Other Transactions:** We calculate periodic finance charges on all other transactions.

may combine different categories with the same daily periodic rate. You may make purchases in two steps, as follows:

• Second, for each day of the previous billing cycle we multiply the daily periodic rate by the same daily periodic rate. However, if a payment was made in that billing cycle by the same daily periodic rate. However, if a payment was made in that billing cycle by the same daily periodic rate. However, if a payment was made in that billing cycle by the same daily periodic rate.

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

those categories, each day. You may have overlapping accounts with other banks. We calculate the balance for this account as a checking account with one of our related banks. We calculate the balance for this account as a checking account with one of our related banks. We calculate the balance for this account as a checking account with one of our related banks.

• We take the beginning balance for that day.

transaction date, or a later date of deposit, or the date the cash is received, or the date the transfer check is deposited by a payee, or a later date of

- We treat a credit balance as a balance of zero

amount of its average daily balance for the average daily balance amount at the end of the billing cycle is subject to the finance charge each day. This agreement provides for

plus the daily periodic finance charges on purchases, if any apply, and the periodic finance charge is due, we will charge you the applicable rate. However, if any periodic finance charge is stated in the Rates and Fees Table

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.

made during the previous billing cycle applies, the average daily balance method is calculated the same way. If you multiply the average daily balance by the periodic rate, and multiply the result by the number of days in the billing cycle, you get the finance charge.

Grace Period and Accrual of Finance Charge. We accrue finance charges on your account after the Grace Period. The finance charge is added to your daily balance. The finance charge is based on the daily balance multiplied by the finance rate. The finance rate is 18% per year, or finance charge from the date it is added to your daily balance. However, we do not charge you a finance charge if you pay your account within the Grace Period.

received payment of your New Balance on your previous billing date and from your payment was due. This exception or "grace period" applies to all balance transfers, balance transfer checks, and credit card payments.

the amount stated in the Rates and Fees Table for each of the following:

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 transfer.

- balance transfer checks
- balance transfer.

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

OTHER FEES AND CHARGES

Some of these fees are listed in the Rate and Fee Schedule on the back of this card. Other fees may apply to your account. For more information, please call 1-800-444-4444 or visit www.444.com.

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

Annual Membership Fee: If your account has an annual membership fee, it will be billed each year or in monthly installments (as stated in the Rates and Fees Table), whether or not you use your account, and you agree to pay it when billed. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your billing statement on which the annual membership fee is charged and/or 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.

right to continue to charge the annual membership fee. If you do not pay the minimum payment by the date and in full and terminate your account relationship with us, we may charge the late fee shown in the Rates and Fees Table. If the late fee is based on a balance, we will charge 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 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 payment fee.

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

Return Check For: If (a) we stop your service or (b) we refuse to pay a cash advance, we will return your check at your request, or (b) we refuse to pay a cash advance, we will return your check at your request, or (b) we refuse to pay a cash advance, we will return your check at your request.

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 following time to time in effect when we offer the service.

1885 FROM 1885 TO 1885
DEFAULT/COLLECTION

DEBTOR'S AGENCY

DEFULT/COLLECTION

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

1. Failure to pay the minimum amount due by the due date and time due as shown

- We do not receive at least the minimum payment 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 die or become incapacitated or in the event of your death.
- You become insolvent or in default, we may close your account without notice.

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

any reason we will not be liable to you if any unauthorized person uses your account. We reserve the right to close your account at any time without notice.

If you or two 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 upon request. You will continue to be responsible for charges to your account until it is closed. If you do not return them to us upon request, they may become subject to collection action against you even after your account has been closed and you have no further liability for charges made by anyone else who used your card.

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

ARBITRATION AGREEMENT

~~ARBITRATION AGREEMENT~~

PLEASE READ THIS AGREEMENT CAREFULLY. IT PROVIDES THAT ANY DISPUTE BETWEEN YOU AND THE OTHER PARTY TO THIS AGREEMENT WILL 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 UNLIMITED EXCEPT AS OTHERWISE PROVIDED BELOW. THOSE RIGHTS ARE WAIVED HEREIN.

This Arbitration Agreement is made pursuant to a transaction involving Interstate Commerce, and shall be governed by and be enforceable under the Federal Arbitration Act ("FAA"), 9 U.S.C. § 51-61 as it may be amended. This Arbitration Agreement shall survive the termination or expiration of the contract giving rise to the dispute, and shall be binding upon all parties to the contract.

set forth the circumstances and procedure to 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, but not limited to credit bureaus, merchants that accept any credit device issued under party providing benefits, services, or products in connection with the Account (including debt collectors, and all of their officers, directors, employees, agents and representatives) if, and only if, such a third party is named by you as a co-defendant in any Claim you assert against us.

il, and only if, such a third party is named by, or for the benefit of, the party bringing the claim, and only if the claim is based on a contract, tort, or other legal theory of law such as respondent superior, or any other legal or equitable ground and whether such Claims seek as remedies 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 its most reasonable meaning.

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

As an exception to this Arbitration Agreement, you retain the right to pursue in a small claims court any Claim that is within that court's jurisdiction and proceeds on an individual basis. If a party elects to enforce a Claim, the arbitration will be conducted as an individual action. Unless you opt in to arbitration on a class or representative basis, action. Unless you opt in to arbitration on a class or representative basis, action. Unless you opt in to arbitration on a class or representative basis, action.

lawsuits will be subject to an individual arbitration claim if either you or we so elect. This claim will be consolidated with any other arbitration proceeding without the need to file a separate claim in an individual action under

No arbitration will be conducted with any other arbitration proceeding while there is a pending lawsuit or litigation involving the same parties. No arbitration will be consolidated with any other arbitration proceeding without the consent of all parties. The only Claims that may be joined in an individual action under this Arbitration Agreement are (1) those brought by us against you and any co-applicant, joint cardmember, or authorized user of your Account, or your heirs or your trustee in bankruptcy or (2) those brought by you and any co-applicant, joint cardmember, or authorized user of your Account, or your heirs or your trustee in bankruptcy against us.

The arbitrator chosen for each 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 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 about arbitration and arbitration fees, and instructions for requesting information about arbitration from the arbitration administrators as follows:

initiating arbitration by contacting the arbitration administrators as follows:
American Arbitration Association, 335 Madison Avenue, Floor 10, New York, NY 10017-3500; 800-778-7879; or www.adr.org. Web site:

UR American Arbitration Association, 333 Madison Avenue, New York, NY 10017-4605, Web site: www.adr.org, 800-778-7879; or
UR Minnesota Arbitration Forum, P.O. Box 50191, Minneapolis, MN 55405, Web site:

Notional Arbitration Forum, P.O. Box 50191, Minneapolis, MN 55419
www.arbitration-forum.com, 800-474-2371

Procedures and law applicable in arbitration. A single, neutral arbitrator will resolve all disputes. 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 arbitrator's 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.

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

CHANGES TO THIS AGREEMENT

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

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

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

CREDIT INFORMATION

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

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

NOTICES/CHANGE OF PERSONAL INFORMATION

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

TELEPHONE MONITORING AND RECORDING

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

INFORMATION SHARING

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

ILLINOIS CARDMEMBERS

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

ENFORCING THIS AGREEMENT

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

ASSIGNMENT

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

GOVERNING LAW

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

FOR INFORMATION

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

YOUR BILLING RIGHTS

Keep This Notice For Future Use

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

Notify Us In Case Of Errors Or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the Cardmember Service address shown on your billing statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. We can telephone 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 these rules, we can't collect the first \$50.00 of the questioned amount, even if your bill was correct.

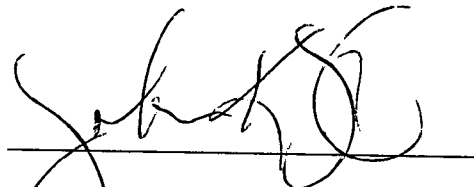
Special Rules for Credit Card Purchases

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

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

VERIFICATION

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



Chase Bank, USA, N.A..

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

CHASE BANK USA, NA
(Plaintiff)

CIVIL ACTION

3700 WISEMAN BLVD
(Street Address)

No. 08-539-CD

SAN ANTONIO, TX 78251
(City, State ZIP)

Type of Case: _____

Type of Pleading: ANSWER

VS.

RALPH L. CLARK JR.
(Defendant)

Filed on Behalf of:

DEFENDANT
(Plaintiff/Defendant)

4293 SANBORN ROAD
(Street Address)

HOUTZDALE, PA 16651
(City, State ZIP)

RALPH L. CLARK JR
(Filed by)

4293 SANBORN ROAD, HOUTZDALE, PA
(Address) 16651

(814) 339-6253
(Phone)

Ralph L. Clark Jr
(Signature)

FILED NO CC
012:0034
APR 18 2008
OK

William A. Shaw
Prothonotary/Clerk of Courts

Ralph L. Clark Jr.
4293 Sanborn Road
Houtzdale, PA 16651
Defendant in Pro Per

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

CHASE BANK USA, N.A.,
Plaintiff,
vs.
RALPH L. CLARK JR.,
Defendant

Case No.: No. 08-539-CD

RALPH L. CLARK JR. ("Defendant"), hereby answers the complaint of CHASE BANK USA, N.A. ("Plaintiff") for it's self alone as follows and generally denies the allegations of the complaint based on lack of information and belief:

- 1) I acknowledge the debt owed to Plaintiff with the following clarifications.
 - a) On Count I, the amount acknowledged is \$6,980.66.
 - b) On Count II, the amount acknowledged is \$4,902.30.
 - c) The interest rate on these accounts increased, without justification, to the point that I began to have difficulty making monthly payments.
 - d) Minimum monthly payments were not enough to reduce the balance.
 - e) Due to excessive late and over-limit fees the balance of the account has increased beyond reason.

- 2) I was trying very hard to meet my obligations, but at this point, due to circumstances beyond my control, I cannot meet these obligations. With interest rates and minimum payments rising, along with the cost of living, I have found that I can no longer juggle payments in order to meet even the minimum requirements.

There have been several major occurrences in recent years that have contributed to this situation. First of all, I have lost two jobs due to plant closures. The first occurred in April 2000 when NARCO closed their facility in State College. This led to several months of unemployment. The second instance was when Ruetgers Organics closed their State College plant causing me to be unemployed from Jan. 1, 2004 until Oct. 18, 2004.

Secondly, we have had unexpected medical and funeral expenses. We have had five pregnancies that ended prematurely, two in early term miscarriage, while three infants died at birth. Our first son, Ralph Lee Clark III, was stillborn on Jan. 12, 1999. Our second son, Dakota C. Clark, died shortly after birth on May 8, 2001. Our only daughter, Carolyn K. Clark, died about an hour after birth on May 20, 2002. In each of these cases, my wife was hospitalized for extended periods of time. In addition, we were responsible for funeral and burial expenses in each of these instances.

It was during the two plus week period in May 2002 that my wife was hospitalized, fighting to sustain her pregnancy, that Chase Bank dramatically increased the interest rate on each of these accounts without due cause or proper notification. When I contacted them in the summer of 2002 to inquire about the rate increase, they were completely unreasonable and unsympathetic to our situation. I was told that the interest rate would not be reduced. It was at this

time, that I closed both accounts. Despite continued monthly payments from that time until Nov. 2006, the balances were only slightly reduced .

3) I fully intend to resolve this debt and have sought the help of a debt settlement company, American Financial Services, 9530 Hageman Road, Suite B #296, Bakersfield, CA 93312, to assist me in settling this debt. Their phone number is 838-853-6733. Given more time, I'm sure that this matter can be settled through my representative listed above.

4) WHEREFORE, Defendant requests that:

- a) Plaintiff takes nothing by way of his complaint: and
- b) For Defendant's costs of suit.

Dated: April 18, 2008

Defendant in Pro Per


Ralph L. Clark Jr.

FILED

APR 18 2008

William A. Shaw
Prothonotary/Clerk of Court

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103952
NO: 08-539-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: CHASE BANK USA, N.A.

vs.

DEFENDANT: RALPH L. CLARK aka RALPH L. CLARK JR.

SHERIFF RETURN

NOW, April 01, 2008 AT 11:37 AM SERVED THE WITHIN COMPLAINT ON RALPH L. CLARK aka RALPH L. CLARK JR. DEFENDANT AT 4293 SANBORN ROAD, HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KATHY CLARK, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	3354525	10.00
SHERIFF HAWKINS	WELTMAN	3354525	36.18

FILED

012:40LH
JUL 14 2008

William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,

Chester A. Hawkins
Jay Marilyn Harris

Chester A. Hawkins
Sheriff

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

CHASE BANK USA, N.A.,

Plaintiff,

Case No.: 08-539-CD

vs.

MOTION FOR SUMMARY JUDGMENT

RALPH L. CLARK
AKA RALPH L. CLARK JR.,

Defendant.

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

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

FILED

M 11:15 am GK
AUG 26 2008 *NO U*

William A. Shaw
Prothonotary/Clerk of Courts

ER

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

CHASE BANK USA, N.A.,

Plaintiff,

Case No.: 08-539-CD

vs.

MOTION FOR SUMMARY JUDGMENT

RALPH L. CLARK
AKA RALPH L. CLARK JR.,

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. This action arises out of Defendant's failure to pay credit card debt owed to Plaintiff.
2. Plaintiff filed a Two Count Complaint against Defendant seeking judgment in the amount of \$7,824.27 for Count I and \$5,551.20 for Count II with continuing interest thereon at the rate of 6.0% per annum from March 17, 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.
3. Attached to the Complaint was Verification from an authorized representative of Plaintiff verifying the accuracy of the amount sought. See Exhibit "A".
4. Defendant filed an Answer to Plaintiff's Complaint admitting to applying for, receiving, and using the credit cards to run an admitted balance of \$6,980.66 for Count I and \$4,902.30 for Count II. A true and correct copy of the Answer is attached hereto as Exhibit "B" and made a part hereof.
5. Defendant's Answer contained no New Matter.
6. Under Pennsylvania Rule of Civil Procedure 1032(a), "a party waives all defenses and objections which are not presented either by preliminary objection, answer or reply..."

7. On or around May 23, 2008, Plaintiff served upon Defendant a set of Requests for Admissions and Requests for Production of Documents. A true and correct copy of the same is attached hereto as Exhibit "C" and made a part hereof. The Requests for Admissions contained copies of every credit card billing statement sent to the Defendant. The Requests for Production of Documents asked the Defendant to produce all evidence he intends on using at the time of trial.

8. On or around June 27, 2008, Defendant served upon Plaintiff his Response to Plaintiff's Discovery Demands. A true and correct copy of the same is attached hereto as Exhibit "D" and made a part hereof.

9. By way of his Response, Defendant again admits all material averments in Plaintiff's Complaint and only generally denies the amounts Plaintiff avers to be due and owing because he disagrees with the interest and fees applied to the accounts.

10. Plaintiff mails every credit card with the applicable Cardmember Agreement. Said Cardmember Agreement was attached to the Complaint as Exhibit "3" and is attached hereto as Exhibit "E" and made a part hereof.

11. Upon receiving the credit cards, Defendant had the choice to accept the cards and agree to the terms and conditions of the Customer Agreement or to decline the cards and to not agree. Defendant freely chose the former and, through his use of the cards, agreed to pay the applicable late fees and interest rates under the terms and conditions of said Cardmember Agreement.

12. The interest rates and fees Plaintiff has charged on the subject accounts are entirely consistent with the terms and conditions of the Cardmember Agreement.

13. Plaintiff avers that the Cardmember Agreement also provides that Defendant will pay Plaintiff's reasonable attorneys' fees. See the "Default/Collection" Paragraph in Exhibit "E".

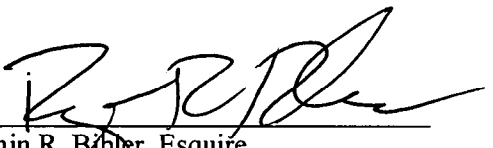
14. Plaintiff avers that reasonable attorneys' fees amount to \$300.00 in this matter.

15. Though given ample opportunity to do so, Defendant has neither raised nor supported any meritorious defenses to this action.

16. No triable issues remain for trial; therefore 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 in the amount of \$7,824.27 for Count I and \$5,551.20 for Count II with continuing interest thereon at the rate of 6.0% per annum from March 17, 2008, plus attorneys' fees of \$300.00 and costs.

Respectfully Submitted:

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

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

CHASE BANK USA, N.A.

Plaintiff

No:

vs.

COMPLAINT IN CIVIL ACTION

RALPH L CLARK
AKA RALPH L CLARK JR

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
05981162 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

RALPH L CLARK
AKA RALPH L CLARK JR

Defendant

COMPLAINT AND NOTICE TO DEFEND

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

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

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

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

COMPLAINT

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

2. Defendant is an adult individual residing at 4293 SANBORN ROAD, HOUTZDALE, PA 16651.

COUNT I - ACCOUNT NO. 4417129912140148

3. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4417129912140148.

4. Defendant made use of said credit card and has a current balance due of \$7824.27.

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 March 17, 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 on Count I against Defendant, RALPH L CLARK, individually, in the amount of \$7824.27 with continuing interest thereon at the statutory rate of 6.00% per annum from March 17, 2008 plus attorneys' fees of \$300.00 and costs.

COUNT II - ACCOUNT NO. 4417124101156732

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

11. Defendant applied for and received a credit card issued by Plaintiff bearing the account number 4417124101156732.

12. Defendant made use of said credit card and has a current balance due of \$3551.20.

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

14. Plaintiff is entitled to interest at the statutory rate of 6.00% per annum from March 17, 2008.

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

WHEREFORE, the Plaintiff prays for judgment on Count II against Defendant, RALEN L CLARK, individually, in the amount of \$5551.28 with continuing interest thereon at the statutory rate of 6.00% per annum from March 17, 2008 and costs.

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

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

James C. Yarmbrodt, Esquire
PA I.D. #42524
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Pappas Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR# 059281162

Statement for account number: 4417 1241 0115 6732

New Balance \$5,551.28 Payment Due Date 04/18/07 Past Due Amount \$629.00 Minimum Payment \$791.28

PHILIPS

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

441712410115673200079128005551280000008

02112 SDX 0 00307 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈5000 16028⑈ 2214 1011567323⑈

PHILIPS

Opening/Closing Date: 02/25/07 - 03/24/07
Payment Due Date: 04/18/07
Minimum Payment Due: \$791.28

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,551.23
New Balance \$5,551.23

Total Credit Line \$5,500
Available Credit \$0
Cash Access Line \$1,100
Available for Cash \$0

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

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

VISIT US AT:
www.chase.com/creditcards

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

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	.00000%	0.00%	\$5,551.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$0.00

Effective Annual Percentage Rate (APR): 0.00%

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

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

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

IMPORTANT NEWS

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

This Statement is a Facsimile - Not an original

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Page 1 of 1

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EXHIBIT

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 must be made 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.

Cardmember Payment: Any payment check or other form of payment that you send us for less than the full balance due is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-0049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by 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 we use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

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

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other 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 our periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or if we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

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

Grace Period (at least 25 days): We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. Then

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, any new full New Balance must be 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 charge 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 charge will be added to your account as soon as the date of default.

For "kicked 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 15200, Wilmington, DE 19850-0200 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

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

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

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

MA082308

Statement for account number: 4417 1299 1214 0148

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$7,824.27	04/07/07	\$707.00	\$879.00



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

Amount Enclosed \$

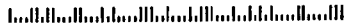
Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712991214014800087900007824270000008

15788 BEX 2 07207 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈500016028⑈ 22199121401484⑈



Opening/Closing Date: 02/14/07 - 03/13/07
Payment Due Date: 04/07/07
Minimum Payment Due: \$879.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,617.92	Total Credit Line	\$9,400
Purchases, Cash, Debits	+\$335.00	Available Credit	\$1,575
Finance Charges	+\$171.35	Cash Access Line	\$1,880
New Balance	\$7,824.27	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.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
03/11		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 28 days in cycle APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .07943%	28.99%	\$7,697.02	\$171.19	\$0.00	\$0.00	\$171.19
Cash advances	V .07943%	28.99%	\$6.89	\$0.16	\$0.00	\$0.00	\$0.16
Total finance charges							\$171.35

Effective Annual Percentage Rate (APR): 28.99%

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

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 purchase daily rate each day only in the current cycle).

EXHIBIT

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Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 150441, Wilmington, DE 19850-5041. 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 cash or cash any payment tendered to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of 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 also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (if at least 25 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. Thus

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors at Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet of P.O. Box 15020, Wilmington, DE 19850-5020 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

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

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

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

MA080306

Cardmember Agreement

ACCEPTANCE OF THIS AGREEMENT

This agreement governs your credit card account with us referenced on the card carrier. This agreement contains 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 interest 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 words "you," "your" and "yours" mean all the issuer of your credit card and account. The words "person" who applied for the account and the person to whom we address billing statements, as well as any person 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. Under the agreement, we will not be responsible for purchases or services purchased or obtained 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 check or checks. You may use a check to pay for goods or services, to transfer balances to your account, or for other uses we allow. But you may not use these checks to transfer balances to or from other accounts with us or any of our related companies. Only the person whose name is printed on the check may sign the check. Cash advance checks are treated as cash advances and balance transfer checks are treated as balance transfers. Checks that we call convenience checks or balance transfer checks. However, checks that we call convenience checks and that we indicated to you are subject to the terms 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 Transfer:** 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 travel checks, foreign currency, money orders, wire transfers or similar cash-like charges, or to obtain lottery tickets, casino gaming chips, race track wagers or for similar betting transactions. You may also use a third party service to make a payment on your behalf and bill the payment to this account.
- Overdraft Advances:** If you have an eligible checking account with one of our related banks, you may link this account to your checking account with our related bank to cover an overdraft on that checking account under the terms of this agreement and your checking account agreement.

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

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

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

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

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

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

- We or one of our related companies is the payee on the check.
- Your credit 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 a card that you receive. You may be liable if there is unauthorized use of your account from a card that you receive. You may be liable if there is unauthorized use of your account from a card that you receive. You may be liable if there is unauthorized use of your account from a card that you receive.

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 payment must be made by a similar institution or that you otherwise intend to make a payment to us. If a payment is made to a third party, we reserve the right to discontinue or suspend your account. We reserve the right to discontinue or suspend your account if a payment is made to a third party. We reserve the right to discontinue or suspend your account if a payment is made to a third party.

Our receipt of your payment checks is your authorization for us to collect the amount of

EXHIBIT

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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, plus the following: periodic rate finance charges, and any billed late and overlimit fees. As total billed periodic rate finance charges, we also add any amount past due and any amount over your credit line.

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

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

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

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

FINANCE CHARGES

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

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

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

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

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

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

If any of these events occurs, we may increase the APRs (including any promotional APR) on all balances (excluding overdraft advances) up to a maximum of the default rate stated in the Rates and Fees Table. We may consider the following factors to determine your default rate: the length of time your account has been open, the delinquency of your payments and timing of the defaults on your other relationships (such as credit cards, mortgages and loans); 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 advances, 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 promotional). 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 by the daily periodic rate. However, for purchases made in that billing cycle by the same daily periodic rate. However, we do not do this second step if we received payment in full of the New Balance on or after the previous billing statement by the date and time the minimum payment was due or if a periodic finance charge was already billed on that balance.

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

We calculate periodic finance charges for balance transfers, balance transfer checks, cash advances, cash advance checks, and overdraft advances, by multiplying the daily balance for each of these categories by the daily periodic rate for each of these 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 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 as of the date the periodic finance charge is due in the Rates and Fees Table. If it is necessary to add an additional amount to reach the minimum finance charge, we add that amount to the balance for purchases made during the billing cycle.

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

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

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

Finance Charges on New Purchases: 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 or 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.

Overdraft Fee: If your account balance is over your credit limit at any time during a billing cycle, even if only for a day, we may charge an overdraft fee. We may charge this fee even if your balance is over the credit limit because of a finance charge or fee we imposed or a transaction we authorized. We will not charge more than one overdraft fee for any billing cycle. But we may charge an overdraft fee in subsequent billing cycles, even if no new transactions are made on your account, if your account balance still is over your credit limit 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 fee 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 limit.
- You fail to comply with the terms of this agreement or any agreement with one of our related companies.
- We obtain information that causes us to believe that you may be unwilling or unable to pay your debts to us or to others on time.
- You file for bankruptcy.
- You become incapacitated or in the event of your death.

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

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

CLOSING YOUR ACCOUNT

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

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

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

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

ARBITRATION AGREEMENT

PLEASE READ THIS AGREEMENT CAREFULLY. IT PROVIDES THAT ANY DISPUTE MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT. YOU WILL NOT BE ABLE TO BRING A CLASS ACTION OR OTHER REPRESENTATIVE ACTION IN COURT SUCH AS THAT IN THE FORM OF A PRIVATE ATTORNEY GENERAL ACTION, NOR WILL YOU BE ABLE TO BRING ANY CLAIM IN ARBITRATION AS A CLASS ACTION OR OTHER REPRESENTATIVE ACTION. YOU WILL NOT BE ABLE TO BE PART OF ANY CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY ANYONE ELSE, OR BE REPRESENTED IN THIS ARBITRATION AGREEMENT, YOU 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 BY YOUR SIGNATURE.

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

For the purposes of this Arbitration Agreement, "we," "us," and "our" also includes our parent, subsidiaries, affiliates, licensors, predecessors, successors, assigns, and all of their officers, directors, employees, agents, and all of their officials, directors, employees, agents and representatives (including any third party providing benefits, services, or products in connection with the Account (including any credit device issued under the Account, rewards program and enrollment service, credit insurance companies, debt collectors, and all of their officials, directors, employees, agents and representatives)).

Each of us, and any 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, licensors, predecessors, successors, 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 remedies such as money damages, penalties, injunctive, or declaratory or equitable relief. Claims subject to this Arbitration Agreement include Claims regarding the applicability of this Arbitration Agreement or the validity of the entire Cardmember Agreement or any prior Cardmember Agreement. This Arbitration Agreement includes Claims that arise in the past, or arise in the present or in 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, interpleaders or otherwise, and a party who initiates a proceeding in court may elect arbitration with respect to any such Claims advanced in the lawsuit by any party or parties.

As an exception to this Arbitration Agreement, you retain the right to pursue in a small claims court any Claim that is within that court's jurisdiction and proceeds on an individual basis. If a party elects to arbitrate a Claim, the arbitration will be conducted on an individual basis. If a party elects to arbitrate a Claim, the arbitration will be conducted on an individual basis. If a party elects to arbitrate a Claim, the arbitration will be conducted on an individual basis.

No arbitration will be consolidated with any other arbitration proceeding without the consent of all parties. The only Claims that may be joined in an individual action under this Arbitration Agreement are (1) those brought by us against you and any co-applicant, joint cardmember, or authorized user of your Account, or your heirs or your trustee in bankruptcy or (2) those brought by you and any co-applicant, joint cardmember, or authorized user of your Account, or your heirs or your trustee in bankruptcy against us.

The party filing a Claim in arbitration must choose one of the following as the arbitration administrator: 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 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 at follows:

American Arbitration Association, 333 Madison Avenue, Room 10, New York, NY 10017-4805, Web site: www.adr.org, 800-778-7873; or

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

A single, neutral arbitrator will resolve the dispute. 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 Arbitration Agreement. All other fees will be advanced, we will advance or reimburse filing fees and other fees if the arbitration administrator or arbitrator determines there is good cause for requiring us to do so or you ask us and we determine there is good cause for doing so. Each party will bear the expense of the arbitrator's fees and costs of that party's attorneys, experts, witnesses, documents and other expenses, regardless of which party prevails, for arbitration and any appeal (or expenses, except that the arbitrator shall apply any applicable law in determining whether a party should recover any or all fees and costs from another party).

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

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

CHANGES TO THIS AGREEMENT

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

We will notify you of any Change 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 you have sent you regardless of whether you have access to your account.

CREDIT INFORMATION

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

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

NOTICES/CHANGE OF PERSONAL INFORMATION

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

TELEPHONE MONITORING AND RECORDING

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

INFORMATION SHARING

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

ILLUSTRATIVE CARDMEMBERS

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

ENFORCING THIS AGREEMENT

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

ASSIGNMENT

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

GOVERNING LAW

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

FOR INFORMATION

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

YOUR BILLING RIGHTS

Keep This Notice For Future Use

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

Notify Us In Case Of Errors Or Questions About Your Bill

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

In your letter, give us the following information:

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

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

Your Rights And Our Responsibilities After We Receive Your Written Notice

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

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

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 90 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

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

Special Rules for Credit Card Purchases

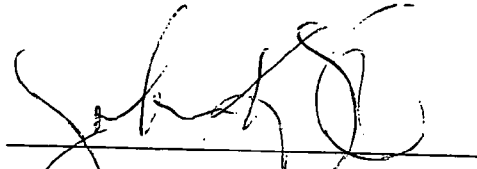
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. This right does not apply to check transactions.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

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

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VERIFICATION

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



Chase Bank, USA, N.A..

Ralph L. Clark Jr.
4293 Sanborn Road
Houtzdale, PA 16651
Defendant in Pro Per

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

CHASE BANK USA, N.A.,
Plaintiff,
vs.
RALPH L. CLARK JR.,
Defendant

Case No.: No. 08-539-CD

RALPH L. CLARK JR. ("Defendant"), hereby answers the complaint of CHASE BANK USA, N.A. ("Plaintiff") for it's self alone as follows and generally denies the allegations of the complaint based on lack of information and belief:

- 1) I acknowledge the debt owed to Plaintiff with the following clarifications.
 - a) On Count I, the amount acknowledged is \$6,980.66.
 - b) On Count II, the amount acknowledged is \$4,902.30.
 - c) The interest rate on these accounts increased, without justification, to the point that I began to have difficulty making monthly payments.
 - d) Minimum monthly payments were not enough to reduce the balance.
 - e) Due to excessive late and over-limit fees the balance of the account has increased beyond reason.

EXHIBIT

B

5981107
5981102

- 2) I was trying very hard to meet my obligations, but at this point, due to circumstances beyond my control, I cannot meet these obligations. With interest rates and minimum payments rising, along with the cost of living, I have found that I can no longer juggle payments in order to meet even the minimum requirements.

There have been several major occurrences in recent years that have contributed to this situation. First of all, I have lost two jobs due to plant closures. The first occurred in April 2000 when NARCO closed their facility in State College. This led to several months of unemployment. The second instance was when Ruetgers Organics closed their State College plant causing me to be unemployed from Jan. 1, 2004 until Oct. 18, 2004.

Secondly, we have had unexpected medical and funeral expenses. We have had five pregnancies that ended prematurely, two in early term miscarriage, while three infants died at birth. Our first son, Ralph Lee Clark III, was stillborn on Jan. 12, 1999. Our second son, Dakota C. Clark, died shortly after birth on May 8, 2001. Our only daughter, Carolyn K. Clark, died about an hour after birth on May 20, 2002. In each of these cases, my wife was hospitalized for extended periods of time. In addition, we were responsible for funeral and burial expenses in each of these instances.

It was during the two plus week period in May 2002 that my wife was hospitalized, fighting to sustain her pregnancy, that Chase Bank dramatically increased the interest rate on each of these accounts without due cause or proper notification. When I contacted them in the summer of 2002 to inquire about the rate increase, they were

completely unreasonable and unsympathetic to our situation. I was told that the interest rate would not be reduced. It was at this time, that I closed both accounts. Despite continued monthly payments from that time until Nov. 2006, the balances were only slightly reduced.

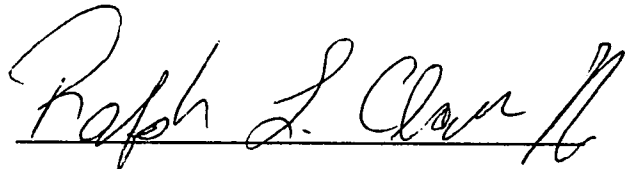
3) I fully intend to resolve this debt and have sought the help of a debt settlement company, American Financial Services, 9530 Hageman Road, Suite B #296, Bakersfield, CA 93312, to assist me in settling this debt. Their phone number is 888-853-6733. Given more time, I'm sure that this matter can be settled through my representative listed above.

4) WHEREFORE, Defendant requests that:

- a) Plaintiff takes nothing by way of his complaint: and
- b) For Defendant's costs of suit.

Dated: April 18, 2008

Defendant in Pro Per

A handwritten signature in cursive script, reading "Ralph L. Clark Jr.", written over a horizontal line.

Ralph L. Clark Jr.

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.

COUNT I-4417129912140148

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 Plaintiff's 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:

The attached monthly statements, from February 15th, 2002 through June 13th, 2007, correctly identify the payments, charges, and balances on the account.

Admitted _____

Denied _____

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

REQUEST FOR ADMISSION NO. 3:

The last payment on the account was made on November 2nd, 2006.

Admitted _____

Denied _____

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

REQUEST FOR ADMISSION NO. 4:

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

Admitted _____

Denied _____

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

REQUEST FOR ADMISSION NO. 5:

\$7,824.27 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied _____

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

COUNT II-4417124101156732

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 Plaintiff's 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:

The attached monthly statements, from March 19th, 2002 through May 24th, 2007, correctly identify the payments, charges, and balances on the account.

Admitted _____

Denied _____

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

REQUEST FOR ADMISSION NO. 3:

The last payment on the account was made on October 6th, 2006.

Admitted _____

Denied _____

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

REQUEST FOR ADMISSION NO. 4:

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

Admitted _____

Denied _____

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

REQUEST FOR ADMISSION NO. 5:

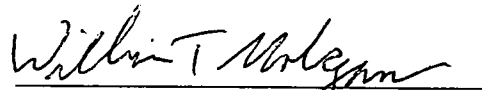
\$5,551.28 is a correct and accurate current balance of the credit card account in question.

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:05981162

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 23rd day of May, 2008, upon the following:

Ralph L Clark -
4293 Sanborn Rd
Houtzdale, Pa 16651

William T. Morgan

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$858.27 Payment Due Date 04/10/02 Past Due Amount \$0.00 Minimum Payment \$17.00

Amount Enclosed \$



Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back.

441712991214014800001700000858270

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L. CLARK
KATHLEEN K. CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

⑈ 5000 160 28 ⑈ 2 2 1 9 9 1 2 1 4 0 1 4 8 7 ⑈

Statement Date: 02/15/02 - 03/14/02
Payment Due Date: 04/10/02



CUSTOMER SERVICE
(in U.S.) 800-855-9200
(call collect outside U.S.)
1-302-594-6200
(en Espanol)
1-888-448-2308
(TDD) 1-800-855-8080

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$774.92	Minimum Payment Due	\$17.00
(-) Payments, Credits	\$20.00	Total Credit Line	\$7,500
(+) Purchases, Cash, Debits	\$97.69	Available Credit	\$6,641
(+) Finance Charges	\$5.66	Cash Access Line	\$1,500
(=) New Balance	\$858.27	Available for Cash	\$1,496.00

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

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

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
02/13	2461043DX03S81QVW	TIGER DIRECT 800-888-6111 FL		\$38.99
02/14	2479648EA1FQ10XRX	WWW.JEWELRYNETWORK.COM HOLLYWOOD FL		\$58.71
03/06	7441712EH0146DDDD3	PAYMENT - THANK YOU	\$20.00	
03/14		*FINANCE CHARGE*		\$4.33

CONGRATULATIONS! YOUR CREDIT LINE HAS BEEN
INCREASED TO \$7,500. USE YOUR NEW PURCHASING
POWER FOR ANY PURPOSE YOU CHOOSE. THANK YOU
FOR BEING A WONDERFUL CUSTOMER.

FINANCE CHARGES

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

Category	Daily Periodic Rate	Corresponding APR	Average Daily Balance		FINANCE CHARGES
	28 days in cycle		Previous Cycle	Current Cycle	
Purchases	.03559%	12.99%	\$0.00	\$429.48	\$4.27
Cash advances	.05477%	19.99%	\$0.00	\$3.47	\$0.06
Promotional purchases	.01094%	3.99%	\$0.00	\$435.95	\$1.33
Total finance charges					\$5.66

Effective Annual Percentage Rate (APR): 8.49%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0302046 HEALTHY PAWS - HEALTH INSURANCE FOR CATS AND DOGS.
SUBJECT TO POLICY ELIGIBILITY, TERMS AND EXCLUSIONS. TO
APPLY CALL AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
AT 1-866-640-0114. NOT INSURED BY THE FDIC OR OTHER FEDERAL
GOVERNMENT AGENCY, NO BANK GUARANTEE, NOT A DEPOSIT.

T0302055 MAKING ELECTRONIC PAYMENTS ON YOUR CREDIT CARD ACCOUNT IS
FASTER AND EASIER THAN EVER! JUST CALL OUR DEDICATED PAYMENT
LINE AT 800-436-7958 AND FOLLOW THE AUTOMATED INSTRUCTIONS.
PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN A BUSINESS DAY
OF YOUR CALL AND THERE IS NO FEE FOR THIS PAYMENT SERVICE!

T0302121 DON'T FORGET MOTHER'S DAY IS SUNDAY, MAY 12TH! ORDER NOW AND
SAVE \$10 ON A DOZEN ROSES OR \$5 ON ALL OTHER FLOWERS & GIFTS
FROM FLOWERS USA! SIMPLY ORDER ON LINE AT FLOWERSUSA.COM OR
CALL 1-800-225-3232, 24 HOURS, 7 DAYS A WEEK. REFER TO CODE
364 WHEN PLACING YOUR ORDER. SAME DAY DELIVERY IS AVAILABLE!

T0302122 FINALLY, TAXES MADE EASY WITH E-FILE FROM EZTAXRETURN.COM
SAVE MONEY. SAVE TIME. GET YOUR REFUND BACK IN 10 DAYS
*NO FORMS*NO MATH*NO POST OFFICE*NO SOFTWARE TO LOAD*
REG. \$29.95. PREFERRED CARDMEMBERS PAY ONLY \$24.95
JUST USE ON-LINE COUPON CODE FUS387 AND SAVE \$5.00

This Statement is a Facsimile - Not an Original

Take advantage of this 9.99% 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 9.99% fixed APR that lasts for the life of the transferred balance.

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

Use these checks to:

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

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 9.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original

(over)

5630 0400 USD 800 7 10 020314 Page 2 of 3 3366 9000 AD1456 01055630 00000100

This check is void for all purpose after 07/12/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

2422

DATE: 56-1551/441

PAY TO THE
ORDER OF

S

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

202

MEMO

SIGNATURE

⑆04411551⑆⑆37099121401483⑆2422

This check is void for all purpose after 07/12/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

2423

DATE: 56-1551/441

PAY TO THE
ORDER OF

S

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

202

MEMO

SIGNATURE

⑆04411551⑆⑆37099121401483⑆2423

This check is void for all purpose after 07/12/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

2424

DATE: 56-1551/441

PAY TO THE
ORDER OF

S

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

202

MEMO

SIGNATURE

⑆04411551⑆⑆37099121401483⑆2424

This Statement is a Facsimile - Not an Original

5630 0000 USD 800 7 10 020314 Page 3 of 3 3366 9000 A01456 01G55630 00600000

ENDORSE HERE

X

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

ENDORSE HERE

X

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

ENDORSE HERE

X

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

FEDERAL BANKING ACT OF 1917 FEDERAL RESERVE BLDG. CC

FEDERAL BANKING ACT OF 1917 FEDERAL RESERVE BLDG. CC

FEDERAL BANKING ACT OF 1917 FEDERAL RESERVE BLDG. CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$814.06 Payment Due Date 05/09/02 Past Due Amount \$0.00 Minimum Payment \$16.00

Amount Enclosed \$

.

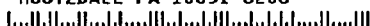
Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back.

441712991214014800001600000814069

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153



RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOULTZDALE PA 16651-8208



⑆500016028122199121401487⑈

Statement Date: 03/15/02 - 04/12/02
Payment Due Date: 05/09/02



CUSTOMER SERVICE
In U.S. 1-800-955-9900
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-3200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$858.27	Minimum Payment Due	\$16.00
(-) Payments, Credits	\$50.00	Total Credit Line	\$7,500
(+) Purchases, Cash, Debits	\$0.00	Available Credit	\$6,685
(+) Finance Charges	\$5.79	Cash Access Line	\$1,500
(-) New Balance	\$814.06	Available for Cash	\$1,496.00

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

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

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
04/03	7441712FD013SL845	PAYMENT - THANK YOU	\$50.00	
04/12		*FINANCE CHARGE*		\$4.49

FINANCE CHARGES

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

Category	Daily Periodic Rate	Corresponding APR	Average Daily Balance		FINANCE CHARGES
			Previous Cycle	Current Cycle	
Purchases	29 days in cycle				
	.03559%	12.99%	\$0.00	\$429.95	\$4.44
Cash advances	.05477%	19.99%	\$0.00	\$3.47	\$0.05
Promotional purchases	.01094%	3.99%	\$0.00	\$410.40	\$1.30
Total finance charges					\$5.79

Effective Annual Percentage Rate (APR): 8.64%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0402056 DON'T FORGET MOTHER'S DAY IS SUNDAY MAY 12TH! ORDER NOW FOR ANY OCCASION AND SAVE \$10 ON A DOZEN ROSES OR SAVE \$5 ON ALL OTHER FLOWERS & GIFTS FROM FLOWERS USA! SHOP ONLINE AT FLOWERSUSA.COM OR CALL 1-800-225-3232, 24 HOURS A DAY! JUST REFER TO CODE 364 AND SAVE! SAME DAY DELIVERY IS AVAILABLE!

T0402058 MAKING ELECTRONIC PAYMENTS ON YOUR CREDIT CARD ACCOUNT IS FASTER AND EASIER THAN EVER! JUST CALL OUR DEDICATED PAYMENT LINE AT 800-436-7958 AND FOLLOW THE AUTOMATED INSTRUCTIONS. PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN A BUSINESS DAY OF YOUR CALL AND THERE IS NO FEE FOR THIS PAYMENT SERVICE!

This Statement is a Facsimile - Not an Original

Take advantage of this 9.99% 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 9.99% fixed APR that lasts for the life of the transferred balance.

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

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- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 9.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original

(over)

5630 0800 USD 800 7 18 020412 Page 2 of 3 3366 9000 A01456 01GSS630 01000000

This check is void for all purpose after 08/10/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

2524

DATE: 56-1551/441

PAY TO THE
ORDER OF

S

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DOLLARS

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

202

MEMO

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⑈044115511⑈37099121401483⑈2524

This check is void for all purpose after 08/10/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

2525

DATE: 56-1551/441

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

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SIGNATURE

⑈044115511⑈37099121401483⑈2525

This check is void for all purpose after 08/10/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

2526

DATE: 56-1551/441

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First USA Management Services, Inc.
Delaware, OH 43015

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5630 0800 USD 800 7 18 020412 Page 3 of 3 3366 9000 A08656 01CS5630 00000000

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$770.29 Payment Due Date 06/10/02 Past Due Amount \$0.00 Minimum Payment \$15.00

Amount Enclosed \$

.

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back.

441712991214014800001500000770297

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L. CLARK
KATHLEEN K. CLARK
4293 SANBORN RD
HOULTZDALE PA 16651-8208

⑆5000 160 281 2 2199 1 2140 148 71⑈

Statement Date: 04/13/02 - 05/14/02
Payment Due Date: 06/10/02



CUSTOMER SERVICE
In U.S. 1-800-955-9900
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$814.06	Minimum Payment Due	\$15.00
(-) Payments, Credits	\$50.00	Total Credit Line	\$7,500
(+) Purchases, Cash, Debits	\$0.00	Available Credit	\$6,729
(+) Finance Charges	\$6.23	Cash Access Line	\$1,500
(=) New Balance	\$770.29	Available for Cash	\$1,496.00

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19899-8850

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

VISIT US AT:
www.fisusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
05/02	74417129A022XEB52	PAYMENT - THANK YOU	\$50.00	
05/14		*FINANCE CHARGE*		\$4.98

FINANCE CHARGES

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

Category	Daily Periodic Rate	Corresponding APR	Average Daily Balance		FINANCE CHARGES
			Previous Cycle	Current Cycle	
Purchases	32 days in cycle	12.99%	\$0.00	\$430.02	\$4.90
Cash advances	.03559%	19.99%	\$0.00	\$3.46	\$0.06
Promotional purchases	.01094%	3.99%	\$0.00	\$363.28	\$1.27
Total finance charges					\$6.23

Effective Annual Percentage Rate (APR): 8.92%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0502068 HEALTHY PAWS-HEALTH INSURANCE FOR CATS AND DOGS.
SUBJECT TO POLICY ELIGIBILITY, TERMS AND EXCLUSIONS.
TO APPLY CALL AMERICANS BANKERS INSURANCE COMPANY OF FLORIDA
AT 1-866-340-0114. NOT INSURED BY THE FDIC OR OTHER FEDERAL
GOVERNMENT AGENCY, NO BANK GUARANTEE, NOT A DEPOSIT.

T0502117 ORDER 4-6OZ OMAHA STEAK FILET MIGNONS ON SALE
FOR \$39.99 AND RECEIVE 6-4OZ BURGERS FREE!
CALL 1-800-228-9055 AND ASK FOR #4381AWN. ADD \$9.99
STD. SH PER ADDRESS. LIMIT 2. EXPIRES 5/30/02.
FIRST USA BANK, N.A. IS NOT AFFILIATED WITH OMAHA STEAKS.

This Statement is a Facsimile - Not an Original

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- ✓ Pay for home improvements

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5630 0000 USD 800 7 11 020514 Page 2 of 3 3366 9000 A00456 01655630 00000000

This check is void for all purpose after 09/11/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

2653

DATE 56-1551/441

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First USA Management Services, Inc.
Delaware, OH 43015

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This check is void for all purpose after 09/11/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

2654

DATE 56-1551/441

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Delaware, OH 43015

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This check is void for all purpose after 09/11/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

2655

DATE 56-1551/441

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$2,172.07	07/11/02	\$0.00	\$43.00

Amount Enclosed \$. Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back.

441712991214014800004300002172072

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOULTZDALE PA 16651-8208

⑈5000 160 28⑈22 199 1 21 40 1 48 7⑈

Statement Date: 05/15/02 - 06/14/02
Payment Due Date: 07/11/02



CUSTOMER SERVICE
In U.S. 1-800-955-9900
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$770.29	Minimum Payment Due	\$43.00
(-) Payments, Credits	\$15.00	Total Credit Line	\$7,500
(+) Purchases, Cash, Debits	\$1,366.80	Available Credit	\$5,327
(+) Finance Charges	\$49.98	Cash Access Line	\$1,500
(=) New Balance	\$2,172.07	Available for Cash	\$1,496.00

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

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

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
05/22	7441712GY015F32QT	PAYMENT - THANK YOU	\$15.00	
05/30	2464000HAA67V4AVE	2697-3 CHECK TO CROWN CREST CEMETERIES		\$490.00
06/03		*FINANCE CHARGE* TRANSACTION FEE		\$14.70
06/04	2464000HDA64SLXSA	2698-3 CHECK TO CUETARA CENTER		\$807.20
06/05		*FINANCE CHARGE* TRANSACTION FEE		\$24.21
06/10	2413829HJ9GKV4EM0	LOWE'S #1010 DUBOIS PA		\$69.60
06/14		*FINANCE CHARGE*		\$8.55

FINANCE CHARGES

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

Category	Daily Periodic Rate	Corresponding APR	Average Daily Balance		FINANCE CHARGES
			Previous Cycle	Current Cycle	
Purchases	31 days in cycle				
	.03559%	12.99%	\$0.00	\$770.54	\$8.50
Cash advances	.05477%	19.99%	\$0.00	\$3.45	\$0.05
Promotional purchases	.01916%	6.99%	\$0.00	\$189.87	\$1.12
Promotional purchases	.01918%	6.99%	\$0.00	\$234.52	\$1.40
Total finance charges					\$49.98

Effective Annual Percentage Rate (APR): 28.96%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0602125 ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE, UNDERWRITTEN BY
FORTIS BENEFITS INSURANCE COMPANY. SUBJECT TO ENROLLMENT
ELIGIBILITY, TERMS AND EXCLUSIONS. TO ENROLL CALL TODAY.
1-877-881-6514. NOT INSURED BY THE FDIC OR OTHER FEDERAL
GOVERNMENT AGENCY, NO BANK GUARANTEE, NOT A DEPOSIT.

T0602126 ORDER 4-6OZ OMAHA STEAKS FILET MIGNONS ON SALE FOR
\$39.99 AND GET 5-4OZ BURGERS FREE!
CALL 1-800-228-9055 AND ASK FOR #4381AWN. ADD \$9.99
STD. \$4 PER ADDRESS. LIMIT 2. EXPIRES 7/31/02.
FIRST USA BANK, N.A. IS NOT AFFILIATED WITH OMAHA STEAKS.

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5630 0800 USD 800 7 18 020624 Page 2 of 3 3366 9000 A01456 01655630 00000800

This check is void for all purpose after 10/12/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

2794

999

DATE 56-1551/441

PAY TO THE
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Delaware, OH 43015

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This check is void for all purpose after 10/12/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

2795

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RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

2796

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DATE 56-1551/441

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FEDERAL BANKING ACT OF 1997-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1997-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1997-FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$2,261.07 Payment Due Date 08/12/02 Past Due Amount \$0.00 Minimum Payment \$45.00

Amount Enclosed \$

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

441712991214014800004500002261078

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-6153

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18651-8208

:5000 160 28: 2 2 199 1 2 140 148 711

Statement Date: 06/15/02 - 07/15/02
Payment Due Date: 08/12/02
Minimum Payment Due: \$45.00

CUSTOMER SERVICE
In U.S. 1-800-855-9900
Español 1-883-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$2,172.07
Payments, Credits - \$100.00
Purchases, Cash, Debits - \$169.60
Finance Charges + \$19.40
New Balance \$2,261.07

Total Credit Line \$9,400
Available Credit \$7,138
Cash Access Line \$1,880
Available for Cash \$1,876

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

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

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
06/15	2415838HPD8DJBF8K	ZALNO JEWELERS INC CLEARFIELD PA		169.60
07/01	7441712J60151FFP8	PAYMENT - THANK YOU	100.00	
07/16		*FINANCE CHARGE*		11.45

CONGRATULATIONS! YOUR CREDIT LINE HAS BEEN
INCREASED TO \$9,400. USE YOUR NEW PURCHASING
POWER FOR ANY PURPOSE YOU CHOOSE. THANK YOU
FOR BEING A WONDERFUL CUSTOMER.

FINANCE CHARGES

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

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	FINANCE CHARGES
Purchases	.03559%	12.99%	\$0.00	\$1,000.84	\$11.39
Cash advances	.05477%	19.99%	\$0.00	\$3.46	\$0.06
Promotional purchases	.01916%	5.99%	\$0.00	\$474.35	\$2.90
Promotional purchases	.01916%	5.99%	\$0.00	\$822.46	\$5.05
Total finance charges					\$19.40

Effective Annual Percentage Rate (APR): 9.62%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0702081 NOW AVAILABLE: BANK ONE MONEYMANAGER(SM) SOFTWARE,--POWERED
BY MICROSOFT. REVIEW THE DEMO OR ORDER YOUR PERSONAL
COPY BY VISITING WWW.FIRSTUSA.COM/MANAGEFINANCES
START USING BANK ONE MONEYMANAGER SOFTWARE TODAY FOR ONLY
\$19.99, A \$59.95 RETAIL VALUE!

T0702119 HEALTHY PAWS-HEALTH INSURANCE FOR CATS AND DOGS.
SUBJECT TO POLICY ELIGIBILITY, TERMS AND EXCLUSIONS.
TO APPLY CALL AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
AT 1-866-640-0114. NOT INSURED BY THE FDIC OR OTHER FEDERAL
GOVERNMENT AGENCY, NC BANK GUARANTEE, NOT A DEPOSIT.

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This Statement is a Facsimile - Not an Original (over)

5630 0800 USD 800 7 10 020716 Page 2 of 3 3366 9000 AD1456 01855630

This check is void for all purposes after 11/13/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

2909

DATE 56-1551/441

PAY TO THE
ORDER OF

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

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This check is void for all purposes after 11/13/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

2910

DATE 56-1551/441

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ORDER OF

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Delaware, OH 43015

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This check is void for all purposes after 11/13/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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DATE 56-1551/441

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ORDER OF

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Delaware, OH 43015

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5630 0800 UST 801 7 11 020716 Page 3 of 3 3366 9000 A00456 01CS5630

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FEDERAL BANKING ACT OF 1987: FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987: FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987: FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0145

FIRST USA.

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$4,476.61	09/11/02	\$0.00	\$89.00

Amount Enclosed \$

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

441712991214014800008900004476615

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

150001602812219912140148711

Statement Date: 07/17/02 - 08/15/02
Payment Due Date: 09/11/02
Minimum Payment Due: \$89.00

CUSTOMER SERVICE
In U.S. 1-800-955-9900
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$2,261.07
Payments, Credits - \$75.00
Purchases, Cash, Debits + \$2,259.00
Finance Charges + \$31.54
New Balance \$4,476.61

Total Credit Line \$9,400
Available Credit \$4,923
Cash Access Line \$1,880
Available for Cash \$1,876

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

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

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount	Debit
07/30	2422369K4WGT2MHDY	TURNKEY VENDING, INC. 800-986-3232 UT			2,259.00
08/03	7441712K8015TZFF8	PAYMENT - THANK YOU	75.00		
08/15		*FINANCE CHARGE*			24.47

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance		FINANCE CHARGES
			Previous Cycle	Current Cycle	
Purchases	.03659%	12.99%	\$0.00	\$2,286.45	\$24.41
Cash advances	.05477%	19.99%	\$0.00	\$3.47	\$0.06
Promotional purchases	.01918%	6.99%	\$0.00	\$418.72	\$2.40
Promotional purchases	.01916%	6.99%	\$0.00	\$812.31	\$4.57
Total finance charges					\$31.54

Effective Annual Percentage Rate (APR): 10.90%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

This Statement is a Facsimile - Not an Original

Take advantage of this 9.99% 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 9.99% 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:

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- ✓ Make a special purchase
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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 9.99% fixed APR for the life of the balance. See the enclosed insert for more details.

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5630 0800 USD 800 7 11 020815 Page 2 of 3 3366 9000 AD1456 D1655630

This check is void for all purposes after 12/13/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

3003

DATE 56-1551/441

PAY TO THE
ORDER OF

VOID VOID VOID

\$

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

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This check is void for all purposes after 12/13/2002

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

3004

DATE 56-1551/441

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Delaware, OH 43015

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RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

3005

DATE 56-1551/441

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ORDER OF

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FEDERAL BANKING ACT OF 1917 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1917 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1917 FEDERAL RESERVE BLDG CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$4,776.83 Payment Due Date 10/13/02 Past Due Amount \$0.00 Minimum Payment \$95.00

Amount Enclosed \$

.

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

441712991214014800009500004776839

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

1:5000 160 281: 2 2 199 1 2 140 148 711

Statement Date: 08/16/02 - 09/16/02
Payment Due Date: 10/13/02
Minimum Payment Due: \$95.00
CUSTOMER SERVICE
In U.S. 1-800-955-9900
Español 1-883-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$4,476.81	Total Credit Line	\$9,400
Payments, Credits	- \$100.00	Available Credit	\$4,623
Purchases, Cash, Debits	+ \$351.84	Cash Access Line	\$1,880
Finance Charges	+ \$48.38	Available for Cash	\$1,876
New Balance	\$4,776.83		

ACCOUNT INQUIRES
P.O. Box 9950
Wilmington, DE 19889-0950

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

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
08/18	242297OKP0PM075GR	COMFORT INNS LAMAR MILL HALL PA		175.92
08/18	242297OKP0PM075H0	COMFORT INNS LAMAR MILL HALL PA		175.92
09/03	7441712L601506QT9	PAYMENT - THANK YOU	100.00	
09/16		*FINANCE CHARGE*		41.22

FINANCE CHARGES

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

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance		FINANCE CHARGES
			Previous Cycle	Current Cycle	
Purchases	.03559%	12.99%	\$0.00	\$3,613.46	\$41.16
Cash advances	.05477%	19.99%	\$0.00	\$3.47	\$0.06
Promotional purchases	.01916%	6.99%	\$0.00	\$356.88	\$2.18
Promotional purchases	.01916%	6.99%	\$0.00	\$812.23	\$4.98
Total finance charges					\$48.38

Effective Annual Percentage Rate (APR): 11.53%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

T0902075 HEALTHY PAWS - HEALTH INSURANCE FOR CATS AND DOGS
SUBJECT TO POLICY ELIGIBILITY, TERMS, AND EXCLUSIONS.
TO APPLY CALL AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA
AT 1-866-640-0114. NOT INSURED BY THE FDIC OR OTHER FEDERAL
GOVERNMENT AGENCY. NO BANK GUARANTEE. NOT A DEPOSIT.

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5630 0000 USD 800 7 10 020916 Page 2 of 3 3366 9000 A01456 01CS5630

This check is void for all purposes after 01/14/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

3197

DATE: 56-1551/441

PAY TO THE
ORDER OF

VOID VOID VOID

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

202

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⑆044115511⑆37099121401483⑈3197

This check is void for all purposes after 01/14/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

3198

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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This check is void for all purposes after 01/14/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

3199

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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5630 0800 USD 840 7 18 020916 Page 3 of 3 3366 9000 A08456 01655630

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FEDERAL BANKING ACT OF 1987-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987-FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$5,293.47 Payment Due Date 11/11/02 Past Due Amount \$0.00 Minimum Payment \$105.00

Amount Enclosed \$ Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

441712991214014800010500005293476

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19836-6153

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

150001602812219912140148711

Statement Date: 09/17/02 - 10/15/02 CUSTOMER SERVICE
Payment Due Date: 11/11/02 In U.S. 1-800-955-9900
Minimum Payment Due: \$105.00 Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$4,776.83	Total Credit Line	\$9,400
Payments, Credits	- \$100.00	Available Credit	\$4,106
Purchases, Cash, Debits	+ \$569.00	Cash Access Line	\$1,880
Finance Charges	+ \$47.64	Available for Cash	\$1,876
New Balance	\$5,293.47		

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19836-6153

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
09/27	2449279LY491JXAVS	DISPLAY WAREHOUSE INC SAN DIEGO CA		569.00
10/02	7441712M301561LO9	PAYMENT - THANK YOU	100.00	
10/15		*FINANCE CHARGE*		41.51

FINANCE CHARGES

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

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance		FINANCE CHARGES
			Previous Cycle	Current Cycle	
Purchases	.03569%	12.99%	\$0.00	\$4,015.34	\$41.46
Cash advances	.05477%	19.99%	\$0.00	\$3.46	\$0.05
Promotional purchases	.01916%	6.99%	\$0.00	\$292.94	\$1.62
Promotional purchases	.01916%	6.99%	\$0.00	\$811.94	\$4.51
Total finance charges					\$47.64

Effective Annual Percentage Rate (APR): 11.70%

Grace Period Type: A *Please see back of statement for the Grace Period explanation.*

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

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

T1002081

TAKE \$10 OFF AL'S FAMILY FARMS FLORIDA CITRUS

A 31% DISCOUNT ON 20 LBS NAVEL ORANGES, GRAPEFRUIT OR MIXED.
FIRST TIME BUYERS ONLY-\$21.95 PLUS S&H, OFFER ENDS 01/15.
CALL TO ORDER: 1-888-231-2314 DEPT. 06X ENJOYCITRUS.COM
CARDMEMBER CUSTOMER SERVICE: 1-800-955-9900

T1002135

3 MONTHS FREE WHEN YOU SIGN UP FOR MSN INTERNET ACCESS.
ADD POWER TO YOUR WEB WITH MSN + BANK ONE.
2 GREAT NAMES JOIN TO GIVE BANK ONE CUSTOMERS A BETTER WEB.
FAST, RELIABLE INTERNET ACCESS. 24/7 CUSTOMER SUPPORT.
SIGN UP ON WWW.BANKONE.COM/INTERNETACCESS TODAY!

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5630 0000 USD 800 7 10 021015 Page 2 of 3 3366 9000 AD1456 01GS5630

This check is void for all purposes after 02/12/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

3384

999

DATE 56-1551/441

PAY TO THE
ORDER OF

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Delaware, OH 43015

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This check is void for all purposes after 02/12/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

3385

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DATE 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 02/12/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

3386

999

DATE 56-1551/441

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$5,308.08 Payment Due Date 12/11/02 Past Due Amount \$0.00 Minimum Payment \$106.00

Amount Enclosed \$

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

441712991214014800010600005308082

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑆5000 160 281 22 1991 2 140 148 7⑈

Statement Date: 10/16/02 - 11/14/02
Payment Due Date: 12/11/02
Minimum Payment Due: \$106.00

CUSTOMER SERVICE
In U.S. 1-800-955-9900
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$5,293.47	Total Credit Line	\$9,400
Payments, Credits	- \$105.00	Available Credit	\$3,943
Purchases, Cash, Debits	+ \$68.11	Cash Access Line	\$1,880
Finance Charges	+ \$51.50	Available for Cash	\$1,876
New Balance	\$5,308.08		

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

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

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
11/02	2445501N26P0SVTQS	PROSPECTORS ALLEGHE STATE COLLEGE PA		68.11
11/04	7441712N40143TFT9	PAYMENT - THANK YOU	105.00	
11/14		*FINANCE CHARGE*		45.43

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	FINANCE CHARGES
Purchases	.03558%	12.99%	\$0.00	\$4,248.52	\$45.38
Cash advances	.05477%	19.99%	\$0.00	\$3.46	\$0.05
Promotional purchases	.01916%	6.99%	\$0.00	\$245.00	\$1.40
Promotional purchases	.01916%	6.99%	\$0.00	\$812.30	\$4.57
Total finance charges					\$51.50

Effective Annual Percentage Rate (APR): 11.80%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T1102091 PROTECT YOUR ACCOUNT WITH FIRST PROTECT(R): TO LEARN HOW YOU CAN DEFER YOUR REGULAR PAYMENTS AND WAIVE FINANCE CHARGES DURING CERTAIN FINANCIAL HARSHIPS, CALL 1-877-548-8896 TODAY!

T1102099 THE YEAR END SUMMARY. A RECAP OF ALL YOUR 2002 CREDIT CARD CHARGES, IS ONE OF THE GREAT BENEFITS WE OFFER OUR VALUED CARDMEMBERS. YOUR COPY CAN BE ORDERED UNTIL 3/15/2003. CALL 1-877-YES-3505 NOW. ORDERS WILL BE PROCESSED BEGINNING 1/2003. PLEASE ALLOW 6-8 WEEKS FOR DELIVERY.

T1102137 *** TAKE \$10 OFF AL'S FAMILY FARMS FLORIDA CITRUS! ***
A 31% DISCOUNT ON 20 LBS Navel Oranges, Grapefruit or Mixed First Time Buyers Only. \$21.95 plus S&H. Offer ends 01/15. CALL TO ORDER: 1-888-231-2314 DEPT. 06X ENJOYCITRUS.COM
CARDMEMBER CUSTOMER SERVICE: 1-800-955-9900

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5630 0800 USD 800 7 18 021114 Page 2 of 3 3366 9000 A00456 01655630

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RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

3504

DATE 56-1551/441

PAY TO THE
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Delaware, OH 43015

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This check is void for all purposes after 03/14/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

3505

DATE 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 03/14/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

3506

DATE 56-1551/441

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Delaware, OH 43015

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FEDERAL BANKING ACT OF 1997-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1997-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1997-FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$8,424.23 Payment Due Date 01/05/03 Past Due Amount \$0.00 Minimum Payment \$128.00

Amount Enclosed \$

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

441712991214014800012800006424239

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

1:5000 160 28: 2 2 199 1 2 1 40 1 48 7

Statement Date: 11/15/02 - 12/13/02
Payment Due Date: 01/05/03
Minimum Payment Due: \$128.00

CUSTOMER SERVICE
In U.S. 1-800-955-9900
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$5,308.08
Payments, Credits - \$126.32
Purchases, Cash, Debits + \$1,172.82
Finance Charges + \$69.65
New Balance \$8,424.23

Total Credit Line \$9,400
Available Credit \$2,654
Cash Access Line \$1,880
Available for Cash \$1,876

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

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

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
11/13	2422638NEAFW48NFB	WM SUPERCENTER CLEARFIELD PA		52.96
11/13	2422638NEAFW48NFK	WM SUPERCENTER CLEARFIELD PA		95.56
11/19	2464000NMA6LXLP	3407-3 CHECK TO JOANN S MEAL TAX COLLECTO		522.85
11/21		*FINANCE CHARGE* TRANSACTION FEE		15.68
11/25	244356SN503HXDE7Y	HOSS'S STEAK & SEA #05 STATE COLLEGE PA		25.45
12/04	7441712P2014PVY8W	PAYMENT - THANK YOU	110.00	
12/06	2438900P55MRPXREG	BIG LOTS #017203017251 CLEARFIELD PA		13.49
12/10	2422638P8AFN503M3	WM SUPERCENTER CLEARFIELD PA		43.30
12/10	2471705P9JP8A48NY	BICKEL'S SURPLUS ALTOONA PA		142.30
12/10	7422638P8AFN503LN	WM SUPERCENTER CLEARFIELD PA	16.32	
12/13	2469216PB00TMNMNG	AMAZON.COM *SUPERSTOR 800-201-7575 WA		275.90
12/13		*FINANCE CHARGE*		46.44

FINANCE CHARGES

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

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	FINANCE CHARGES
Purchases	.03559%	12.99%	\$0.00	\$4,493.73	\$46.38
Cash advances	.05477%	19.99%	\$0.00	\$3.46	\$0.06
Promotional purchases	.01916%	6.99%	\$0.00	\$188.22	\$1.04
Promotional purchases	.01916%	6.99%	\$0.00	\$812.43	\$4.51
Promotional purchases	.01642%	6.99%	\$0.00	\$415.43	\$1.98

Total finance charges

\$69.65

Effective Annual Percentage Rate (APR): 19.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T1202087 THE YEAR END SUMMARY. A RECAP OF ALL YOUR 2002 CREDIT CARD CHARGES. IS ONE OF THE GREAT BENEFITS WE OFFER OUR VALUED CARDMEMBERS. YOUR COPY CAN BE ORDERED UNTIL 3/15/2003. CALL 1-877-YES-3505 NOW. ORDERS WILL BE PROCESSED BEGINNING JANUARY 2003. PLEASE ALLOW 6-8 WEEKS FOR DELIVERY.

T1202092 GET A FREE CREDIT REPORT WHEN YOU TRY PRIVACYGUARD FRAUD PROTECTION FOR 30 DAYS FOR ONLY \$1. DISCOVER THE SECURITY OF KNOWING YOUR PERSONAL RECORDS STAY ACCURATE. CALL 1-888-430-3980. OFFER NOT VALID IN CA. EXPIRES 03-01-03. FIRST USA IS NOT ASSOCIATED WITH PRIVACYGUARD OR ITS AFFILIATES

T1202143 ORDER 4-6 OZ OMAHA STEAKS FILET MIGNONS ON SALE FOR \$39.99 AND GET 6-4 OZ BURGERS FREE! CALL 1-800-228-9055 AND ASK FOR #4381AWN. ADD \$9.99 STD. S/H PER ADDRESS. LIMIT 2. EXPIRES 1/31/03. FIRST USA BANK, N.A. IS NOT AFFILIATED WITH OMAHA STEAKS.

This Statement is a Facsimile - Not an Original

Take advantage of this 9.99% 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 9.99% fixed APR that lasts for the life of the transferred balance.

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

Use these checks to:

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

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 9.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0800 USD 800 7 11 021213 Page 2 of 3 3366 9000 A01436 01G55630

This check is void for all purposes after 04/12/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

3623

DATE 56-1551/441

VOID VOID VOID

PAY TO THE
ORDER OF

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First USA Management Services, Inc.
Delaware, OH 43015

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1:0441155111:37099121401483113623

This check is void for all purposes after 04/12/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

3624

DATE 56-1551/441

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Delaware, OH 43015

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1:0441155111:37099121401483113624

This check is void for all purposes after 04/12/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

3625

DATE 56-1551/441

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$6,925.91 Payment Due Date 02/11/03 Past Due Amount \$0.00 Minimum Payment \$138.00

Amount Enclosed \$

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

44171299121401480001380000692511

FIRST USA BANK, NA
P.O. BOX 16163
WILMINGTON DE 19886-5163

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18651-8208

⑈5000 160 28⑈ 2 2 1 9 1 2 1 4 0 1 4 8 7 ⑈

Statement Date: 12/14/02 - 01/15/03
Payment Due Date: 02/11/03
Minimum Payment Due: \$138.00

CUSTOMER SERVICE
In U.S. 1-800-955-9900
Español 1-838-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$6,424.23	Total Credit Line	\$9,400
Payments, Credits	- \$135.00	Available Credit	\$2,474
Purchases, Cash, Debits	+ \$565.90	Cash Access Line	\$1,880
Finance Charges	+ \$70.78	Available for Cash	\$1,876
New Balance	\$6,925.91		

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19899-8850

PAYMENT ADDRESS
P.O. Box 16163
Wilmington, DE 19886-5163

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/12	2415802PB47WGNM8M	DAMONSSTATECOLLEGE STATECOLLEGE PA		42.48
12/18	2469218PG005DNPA8	WC *JC WHITNEY CATALOG 800-469-3894 IL		99.91
12/21	2468216PK0088XK2	1-800-FLOWERS.COM,INC. 800-468-1141 NY		28.98
12/24	2422638PNAGBD1LL2	WM SUPERCENTER CLEARFIELD PA		111.13
12/29	2479262PV6EAMJXF0	RUBY TUESDAY #3774 ALTOONA PA		67.95
12/30	2422638PXAFOXGGIT	WM SUPERCENTER CLEARFIELD PA		70.19
01/05	744171205014LYWD9	PAYMENT - THANK YOU	130.00	
01/06	243890007449MX2SV	WALGREENS.COM 00059956 877-2505823 IL		7.78
01/07	24418000707EF5HT2	OMAHASTEAKS.COM INC 800-2289872 NE		72.48
01/07	246821607004WXMEE6	WC *JC WHITNEY CATALOG 800-469-3894 IL	5.00	
01/12	246921800003MLJ4	AMAZON.COM *SUPERSTOR 800-201-7575 WA		64.99
01/15		*FINANCE CHARGE*		70.78

FINANCE CHARGES

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

Category	Daily Periodic Rate 33 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03559%	12.99%	\$0.00	\$5,265.45	\$61.85	-	\$61.85
Cash advances	.05477%	19.99%	\$0.00	\$3.48	\$0.06	-	\$0.06
Promotional purchases	.01916%	6.99%	-	\$149.58	\$0.94	-	\$0.94
Promotional purchases	.01916%	6.99%	-	\$812.68	\$5.14	-	\$5.14
Promotional purchases	.01642%	6.99%	-	\$515.91	\$2.79	-	\$2.79
Total finance charges							\$70.78

Effective Annual Percentage Rate (APR): 11.50%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0103074 SEND FLOWERS, CHOCOLATES, POPCORN AND OTHER GREAT GIFTS FROM 1-800-FLOWERS.COM(R) FOR VALENTINE'S DAY AND SAVE 15%* WHEN YOU USE PROMOTION CODE FUSA. ORDER BY PHONE OR ONLINE AT WWW.1800FLOWERS.COM. OFFER ENDS 2/28/03. *FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.

T0103080 THE YEAR END SUMMARY OF YOUR ACCOUNT CHARGES IS ONE OF THE GREAT BENEFITS WE OFFER OUR VALUED CARDMEMBERS AT NO COST TO YOU. ORDER YOUR COPY BY 3/15/03. IF YOU NEED IT FOR TAX PURPOSES, PLEASE ORDER BY 2/15/03 TO ENSURE TIMELY DELIVERY. CALL 1-877-YES-3505. PLEASE ALLOW 6-8 WEEKS FOR DELIVERY.

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Take advantage of this 5.99% fixed APR opportunity (that lasts for the life of the loan)! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

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- ✓ Pay for home improvements

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This Statement is a Facsimile - Not an Original (over)

5630 0800 USD 800 7 18 030115 Page 2 of 3 3366 9000 A01456 01655630

This check is void for all purposes after 05/15/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

3845

DATE: 56-1551/441

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First USA Management Services, Inc.
Delaware, OH 43015

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⑆044115511⑆37099121401483⑈3845

This check is void for all purposes after 05/15/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

3846

DATE: 56-1551/441

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First USA Management Services, Inc.
Delaware, OH 43015

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This check is void for all purposes after 05/15/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

3847

DATE: 56-1551/441

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Delaware, OH 43015

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FEDERAL BANKING ACT OF 1987-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987-FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0146

FIRST USA.

Apr 22 2008

New Balance \$7,288.81 Payment Due Date 03/13/03 Past Due Amount \$0.00 Minimum Payment \$145.00

Amount Enclosed \$

.

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

441712991214014800014500007288819

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

1:5000 160 28: 2 2 199 1 2 1 40 1 48 7 11

Statement Date: 01/16/03 - 02/14/03
Payment Due Date: 03/13/03
Minimum Payment Due: \$145.00

CUSTOMER SERVICE
In U.S. 1-800-855-9900
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0146

Previous Balance	\$6,925.91	Total Credit Line	\$9,400
Payments, Credits	- \$138.00	Available Credit	\$2,111
Purchases, Cash, Debits	+ \$425.73	Cash Access Line	\$1,880
Finance Charges	+ \$75.17	Available for Cash	\$1,876
New Balance	\$7,288.81		

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19896-5153

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/22	24610430N03SFDWIK	WALMART.COM *ORDER 800-966-6546 AR		27.20
01/22	24610430N03TON33W	QVC*2924857619 800-367-9444 PA		20.04
01/23	24435650R5SD0FZVP	EAT N PARK RESTR 61 DUBOIS PA		26.85
01/24	24226380RAFXRTE7P	WM SUPERCENTER CLEARFIELD PA		32.98
01/27	24610430W03TP3K09	QVC*3012816395 800-367-9444 PA		43.61
01/27	24692150V006QSFVJ	DR *H&R Block E-Soluti 952-253-8558 MN		24.85
01/31	24692150Z00DNVTPQ	AMAZON.COM *SUPERSTOR 800-201-7575 WA		12.98
02/05	744171214015KXFDZ	PAYMENT - THANK YOU	38.00	
02/10	24640001BA6375TDE	3845-3 CHECK TO WILLIAM G SATTERLEE		237.12
02/12		*FINANCE CHARGE* TRANSACTION FEE		7.11
02/14		*FINANCE CHARGE*		68.06

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03559%	12.99%	\$0.00	\$5,636.17	\$60.17	-	\$60.17
Cash advances	.05477%	19.99%	\$0.00	\$3.47	\$0.06	-	\$0.06
Promotional purchases	.01916%	6.99%	-	\$149.47	\$0.85	-	\$0.85
Promotional purchases	.01916%	6.99%	-	\$812.87	\$4.68	-	\$4.68
Promotional purchases	.01642%	5.99%	-	\$443.04	\$2.18	-	\$2.18
Promotional purchases	.01642%	5.99%	-	\$23.71	\$0.12	\$7.11	\$7.23

Total finance charges

\$75.17

Effective Annual Percentage Rate (APR): 19.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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This Statement is a Facsimile - Not an Original (over)

5630 0800 USD 800 7 10 030214 Page 2 of 3 3366 9000 A01456 0.655630

This check is void for all purposes after 06/14/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

3965

DATE 5G-1551/441

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First USA Management Services, Inc.
Delaware, OH 43015

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This check is void for all purposes after 06/14/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

3966

DATE 5G-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 06/14/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

3967

DATE 5G-1551/441

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Delaware, OH 43015

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FEDERAL BANKING ACT OF 1987-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987-FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987-FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0146

FIRST USA.

New Balance \$7,310.24 Payment Due Date 04/13/03 Past Due Amount \$0.00 Minimum Payment \$146.00

Amount Enclosed \$

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

441712991214014800014600007310249

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑆5000 160 28⑆ 2 2 1 9 9 1 2 1 4 0 1 4 8 7 ⑈

Statement Date: 02/15/03 - 03/17/03
Payment Due Date: 04/13/03
Minimum Payment Due: \$146.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,288.81	Total Credit Line	\$9,400
Payments, Credits	- \$150.00	Available Credit	\$2,089
Purchases, Cash, Debits	+ \$98.93	Cash Access Line	\$1,880
Finance Charges	+ \$72.50	Available for Cash	\$1,876
New Balance	\$7,310.24		

ACCOUNT INQUIRES
P.O. Box 8550
Wilmington, DE 19899-4050

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

VISIT US AT:
www.firstusa.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
02/18	24692161H0008W0XN	AMAZON.COM *SUPERSTOR 800-201-7675 WA		68.94
02/28	24692161V00VZJ07A	AMAZON.COM *SUPERSTOR 800-201-7675 WA		28.99
03/05	744171220013TY7B9	PAYMENT - THANK YOU	150.00	
03/17		*FINANCE CHARGE*		72.50

FINANCE CHARGES

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

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.03559%	12.99%	\$0.00	\$5,767.52	\$63.64	-	\$63.64
Cash advances	.05477%	19.99%	\$0.00	\$3.47	\$0.06	-	\$0.06
Promotional purchases	.01918%	6.99%	-	\$149.35	\$0.88	-	\$0.88
Promotional purchases	.01918%	6.99%	-	\$812.24	\$4.83	-	\$4.83
Promotional purchases	.01542%	5.99%	-	\$366.12	\$1.86	-	\$1.86
Promotional purchases	.01542%	5.99%	-	\$241.91	\$1.23	-	\$1.23
Total finance charges							\$72.50

Effective Annual Percentage Rate (APR): 11.63%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0303128 SEND FLOWERS, PLANTS, CHOCOLATES, POPCORN AND OTHER GREAT GIFTS FROM 1-800-FLOWERS.COM THIS SPRING AND SAVE 15%* WHEN YOU USE PROMOTION CODE "FUSA". ORDER BY PHONE OR ONLINE AT WWW.1800FLOWERS.COM. OFFER GOOD THROUGH JUNE 30, 2003.
* FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.

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Take advantage of this 5.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

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

Use these checks to:

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

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 5.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0800 USD 800 7 18 030317 Page 2 of 3 3366 9000 A01456 016S5630

This check is void for all purposes after 07/15/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4124

DATE: 999 SG-1551/441

PAY TO THE
ORDER OF

VOID VOID VOID

S

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

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MEMO

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⑈044115511⑈37099121401483⑈4124

This check is void for all purposes after 07/15/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4125

DATE: 999 SG-1551/441

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First USA Management Services, Inc.
Delaware, OH 43015

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RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4126

DATE: 999 SG-1551/441

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Delaware, OH 43015

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5630 0800 USD 800 7 18 030317 Page 3 of 3 3366 9000 A00456 01CS5630

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

New Balance \$7,227.89 Payment Due Date 05/12/03 Past Due Amount \$0.00 Minimum Payment \$144.00

Amount Enclosed \$

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

441712991214014800014400007227893

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑆5000 160 281 22 1991 2140 148 71⑆

FIRST USA.

Statement Date: 03/18/03 - 04/15/03
Payment Due Date: 05/12/03
Minimum Payment Due: \$144.00

CUSTOMER SERVICE
In U.S. 1-883-305-4016
Español 1-883-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,310.24	Total Credit Line	\$9,400
Payments, Credits	- \$150.00	Available Credit	\$2,172
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,880
Finance Charges	+ \$67.65	Available for Cash	\$1,876
New Balance	\$7,227.89		

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

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/04	74417122Y015QZ7HK	PAYMENT - THANK YOU	150.00	
04/15		*FINANCE CHARGE*		67.65

FOR YEARS, FIRST USA HAS BEEN PART OF THE BANK ONE FAMILY.
NOW WE'RE PLEASED TO ANNOUNCE WE'RE CHANGING OUR NAME TO
BANK ONE. THE TRANSITION WILL BE GRADUAL, SO YOU'LL RECEIVE
COMMUNICATIONS UNDER BOTH NAMES FOR SOME TIME.

FINANCE CHARGES

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

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03569%	12.99%	\$0.00	\$5,787.27	\$59.75	-	\$59.75
Cash advances	.05477%	19.99%	\$0.00	\$3.47	\$0.05	-	\$0.05
Promotional purchases	.01916%	6.99%	-	\$149.34	\$0.82	-	\$0.82
Promotional purchases	.01916%	6.99%	-	\$812.20	\$4.52	-	\$4.52
Promotional purchases	.01642%	6.99%	-	\$290.18	\$1.38	-	\$1.38
Promotional purchases	.01642%	5.99%	-	\$238.38	\$1.13	-	\$1.13

Total finance charges

\$67.65

Effective Annual Percentage Rate (APR): 11.69%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

T0403079 THANK MOM THIS MOTHER'S DAY WITH A VERMONT TEDDY BEAR AND
SAVE \$10. OVER 100 BEARS TO FIT YOUR MOM'S PERSONALITY,
OCCUPATION OR HOBBY. ASK ABOUT THE MOTHER & CUB SET, SPA MA
AND MAMA'S BOY BEAR. INCLUDES FREE CARD AND CANDY. VISIT
VERMONTTEDDYBEAR.COM OR CALL 1-800-829 BEAR. USE CODE BOVTE.

T0403138 ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL
PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ.
OMAHA STEAKS BURGERS FREE! CALL 1-800-228-5056 AND
ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND
HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 5/31/03.

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- ✓ Pay for home improvements

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This Statement is a Facsimile - Not an Original (over)

5630 0800 USD 800 7 18 030415 Page 2 of 3 3366 9080 AD1456 01CS5630

This check is void for all purposes after 08/13/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4295

999

DATE SG-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 08/13/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4296

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This check is void for all purposes after 08/13/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4297

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DATE SG-1551/441

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD. CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD. CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD. CC

Statement for account number: 4417 1299 1214 0148

FIRST USA.

Apr 22 2008

New Balance \$7,383.39 Payment Due Date 06/08/03 Past Due Amount \$0.00 Minimum Payment \$147.00

Amount Enclosed \$

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

441712991214014800014700007383392

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18551-8208

⑆5000 160 28⑆2 2 199 1 2 140 1 48 7⑈

FIRST USA.

Statement Date: 04/16/03 - 05/14/03
Payment Due Date: 06/08/03
Minimum Payment Due: \$147.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,227.89	Total Credit Line	\$9,400
Payments, Credits	- \$145.00	Available Credit	\$2,016
Purchases, Cash, Debits	+ \$231.77	Cash Access Line	\$1,880
Finance Charges	+ \$68.73	Available for Cash	\$1,876
New Balance	\$7,383.39		

ACCOUNT INQUIRIES
P.O. Box #550
Wilmington, DE 19899-8850

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/23	24789163JFY7GJM6A	BAKER AUTO PARTS INCORP CLEARFIELD PA		63.68
04/26	24226383MAF9JQZHQ	WM SUPERCENTER CLEARFIELD PA		35.20
04/26	24607943M80EDW3MM	DANIEL'S CLEARFIELD PA		48.00
04/28	24399003P44A6P2YA	WALGREENS.COM 00059955 MT VERNON IL		4.50
04/29	24445003RHBHVYL7M	BLO FOODS #9216 SC2 PHILLIPSBURG PA		22.41
05/02	24692163S0005LTV2	MMI*WWW.MUSICMATCH.COM 800-308-4917 CA		59.88
05/03	74417123W013XMYKG	PAYMENT - THANK YOU	145.00	
05/14		*FINANCE CHARGE*		68.73

FINANCE CHARGES

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

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03659%	12.99%	\$0.00	\$5,928.81	\$61.19	-	\$61.19
Cash advances	.05477%	19.99%	\$0.00	\$3.46	\$0.06	-	\$0.06
Promotional purchases	.01916%	6.99%	-	\$149.31	\$0.82	-	\$0.82
Promotional purchases	.01916%	6.99%	-	\$812.01	\$4.52	-	\$4.52
Promotional purchases	.01542%	5.99%	-	\$212.29	\$1.01	-	\$1.01
Promotional purchases	.01542%	5.99%	-	\$238.32	\$1.13	-	\$1.13

Total finance charges

\$68.73

Effective Annual Percentage Rate (APR): 11.78%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0503089 YOUR REWARD HAS BEEN APPROVED AND IS READY TO SHIP! AS A VALUED CARDMEMBER, YOU CAN CLAIM HIGH-QUALITY MERCHANDISE REWARDS FROM REWARDCENTER, A DIVISION OF MAIN STREET DIRECT. JUST GO TO WWW.REWARDCENTER.COM AND TYPE IN 077388 WHERE IT ASKS FOR YOUR REWARD CERTIFICATE. CLAIM YOUR REWARD TODAY!

T0503144 SEND FLOWERS. PLANTS, CHOCOLATES, POPCORN AND OTHER GREAT GIFTS FROM 1-800-FLOWERS.COM THIS SPRING AND SAVE 15%* WHEN YOU USE PROMOTION CODE 8FUSA8. ORDER BY PHONE OR ONLINE AT WWW.1800FLOWERS.COM. OFFER GOOD THROUGH AUGUST 31, 2003. *FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.

T0503146 ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ. OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9056 AND ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 6/30/03

T0503149 MAKING ELECTRONIC PAYMENTS ON YOUR CREDIT CARD ACCOUNT IS FASTER AND EASIER THAN EVER! JUST CALL OUR DEDICATED PAYMENT LINE AT 800-436-7958 OR LOGON TO WWW.CARDMEMBERSERVICES.COM. PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN ONE BUSINESS DAY AND THERE ARE NO FEES FOR THESE PAYMENT SERVICES.

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5630 0800 USD 800 7 18 030514 Page 2 of 3 3366 9000 A00456 016S5630

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RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4414

999

DATE: 56-1551/441

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Delaware, OH 43015

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RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4415

999

DATE: 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 09/11/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4416

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DATE: 56-1551/441

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLD CC

Statement for account number: 4417 1299 1214 0146

FIRST USA.

New Balance \$7,342.24 Payment Due Date 07/08/03 Past Due Amount \$0.00 Minimum Payment \$146.00

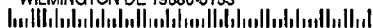
Amount Enclosed \$

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

441712991214014600014600007342242

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208



:5000 160 28: 2 2 199 1 2 140 148 711

FIRST USA.

Statement Date: 05/15/03 - 06/13/03
Payment Due Date: 07/08/03
Minimum Payment Due: \$146.00

CUSTOMER SERVICE
In U.S. 1-888-305-4016
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0146

Previous Balance	\$7,383.39	Total Credit Line	\$9,400
Payments, Credits	- \$150.00	Available Credit	\$2,057
Purchases, Cash, Debits	+ \$36.83	Cash Access Line	\$1,880
Finance Charges	+ \$72.02	Available for Cash	\$1,876
New Balance	\$7,342.24		

ACCOUNT INQUIRIES
P.O. Box 6550
Wilmington, DE 19899-9550

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/26	24692164J00MYME8D	AMAZON.COM *SUPERSTOR 800-201-7675 WA		21.19
05/27	24692164K00P9VMFS	AMAZON.COM *SUPERSTOR 800-201-7675 WA		15.64
06/04	74417124V015859JF	PAYMENT - THANK YOU	150.00	
06/13		*FINANCE CHARGE*		72.02

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03559%	12.99%	\$0.00	\$8,047.64	\$64.58	-	\$64.58
Cash advances	.05477%	19.99%	\$0.00	\$3.47	\$0.05	-	\$0.05
Promotional purchases	.01916%	6.99%	-	\$149.39	\$0.85	-	\$0.85
Promotional purchases	.01916%	6.99%	-	\$812.46	\$4.67	-	\$4.67
Promotional purchases	.01642%	5.99%	-	\$139.56	\$0.69	-	\$0.69
Promotional purchases	.01642%	5.99%	-	\$238.43	\$1.18	-	\$1.18
Total finance charges							\$72.02

Effective Annual Percentage Rate (APR): 11.86%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

T0603096 GET A CREDIT REPORT WHEN YOU TRY PRIVACY GUARD FRAUD PROTECTION FOR 30 DAYS FOR ONLY \$1. DISCOVER THE SECURITY OF KNOWING YOUR PERSONAL RECORDS STAY ACCURATE. CALL 1-888-430-3983. EXPIRES 8-31-03. FIRST USA IS NOT AFFILIATED WITH PRIVACYGUARD OR ITS AFFILIATES.

T0603137 SEND FLOWERS, PLANTS, CHOCOLATES, POPCORN AND OTHER GREAT GIFTS FROM 1-800-FLOWERS.COM THIS SUMMER AND SAVE 15%* WHEN YOU USE PROMOTION CODE cFUSA6. ORDER BY PHONE OR ONLINE AT WWW.1800FLOWERS.COM. OFFER GOOD THROUGH AUGUST 31, 2003. *FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.

T0603140 MAKING ELECTRONIC PAYMENTS ON YOUR CREDIT CARD ACCOUNT IS FASTER AND EASIER THAN EVER! JUST CALL OUR DEDICATED PAYMENT LINE AT 800-436-7958 OR LOGON TO WWW.CARDMEMBERSERVICES.COM. PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN ONE BUSINESS DAY AND THERE ARE NO FEES FOR THESE PAYMENT SERVICES.

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5630 0000 USD 800 7 10 030613 Page 2 of 3 3366 9000 AD1456 01CS5630

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RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4605

DATE 999 56-1551/441

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First USA Management Services, Inc.
Delaware, OH 43015

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This check is void for all purposes after 10/11/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4606

DATE 999 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 10/11/2003

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4607

DATE 999 56-1551/441

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ORDER OF

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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

⑈044115511⑈37099121401483⑈4607

This Statement is a Facsimile - Not an Original

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ENDORSE HERE

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

Statement for account number: 4417 1299 1214 0148

BANK ONE

New Balance \$7,484.54 Payment Due Date 08/09/03 Past Due Amount \$0.00 Minimum Payment \$149.00

Amount Enclosed \$

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

441712991214014800014900007484543

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

1:5000 160 281:2 2 199 1 2 140 1 48 711

BANK ONE

Statement Date: 06/14/03 - 07/15/03
Payment Due Date: 08/09/03
Minimum Payment Due: \$149.00

CUSTOMER SERVICE
In U.S. 1-800-438-7927
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,342.24
Payments, Credits - \$146.00
Purchases, Cash, Debits + \$209.89
Finance Charges + \$78.41
New Balance \$7,484.54

Total Credit Line \$9,400
Available Credit \$1,915
Cash Access Line \$1,880
Available for Cash \$1,876

ACCOUNT INFO JIRIES
P.O. Box 8650
Wilmington, DE 19409-8650

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

VISIT US AT:
www.cardmember-services.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
06/21	24158135D8R7W9A3A	BABY AGE 01 OF 01201-2238500 NJ		209.89
07/03	74417125R014JJALJ	PAYMENT - THANK YOU	146.00	
07/15		*FINANCE CHARGE*		78.41

REMINDER: TO AVOID FINANCE CHARGES ON PURCHASES, YOU MUST
PAY YOUR BALANCE IN FULL BY THE PAYMENT DUE DATE EVERY MONTH

FINANCE CHARGES

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

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03559%	12.99%	\$0.00	\$5,226.18	\$70.92	-	\$70.92
Cash advances	.05477%	19.99%	\$0.00	\$3.46	\$0.06	-	\$0.06
Promotional purchases	.01916%	6.99%	-	\$149.38	\$0.91	-	\$0.91
Promotional purchases	.01916%	6.99%	-	\$812.38	\$4.98	-	\$4.98
Promotional purchases	.01542%	5.99%	-	\$54.88	\$0.29	-	\$0.29
Promotional purchases	.01542%	5.99%	-	\$238.42	\$1.25	-	\$1.25

Total finance charges

\$78.41

Effective Annual Percentage Rate (APR): 11.95%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0703095 BOOK 4 OR MORE HOUSEBOAT DAYS AT LAKE POWELL, ARIZONA/UTAH
AND GET \$200 IN FREE GAS AND \$200 IN VISA GIFT CARDS *
CALL 1-888-272-8151 AND ASK FOR CODE PS0311, OR FOR
MORE INFORMATION VISIT WWW.ARAMARKPARKS.COM/BK. *
OFFER IS VALID THROUGH 10/31/03.

T0703142 SEND FLOWERS, PLANTS, CHOCOLATES, POPCORN AND OTHER GREAT
GIFTS FROM 1-800-FLOWERS.COM THIS SUMMER AND SAVE 15% * WHEN
YOU USE PROMOTION CODE "BK33". ORDER BY PHONE OR ONLINE
AT WWW.1800FLOWERS.COM. OFFER GOOD THROUGH AUGUST 31, 2003.
* FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.

T0703143 ORDER 6 - 6OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL
PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4OZ.
OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9055 AND
ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND
HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 8/30/03.

T0703144 MAKING ELECTRONIC PAYMENTS ON YOUR CREDIT CARD ACCOUNT IS
FASTER AND EASIER THAN EVER! JUST CALL OUR DEDICATED PAYMENT
LINE AT 800-436-7958 OR LOGON TO WWW.CARDMEMBERSERVICES.COM.
PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN ONE BUSINESS
DAY AND THERE ARE NO FEES FOR THESE PAYMENT SERVICES.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 01

BANK ONE

Apr 22 2008

New Balance \$7,515.83 Payment Due Date 09/08/03 Past Due Amount \$0.00 Minimum Payment \$190.00

Amount Enclosed \$

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

441712991214014800019000007615835

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

:5000 160 28: 2 2 199 1 2 140 148 70*

BANK ONE

Statement Date: 07/16/03 - 08/14/03
Payment Due Date: 09/08/03
Minimum Payment Due: \$190.00

CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,484.54
Payments, Credits - \$150.00
Purchases, Cash, Debits + \$142.92
Finance Charges + \$138.37
New Balance \$7,515.83

Total Credit Line \$9,400
Available Credit \$1,784
Cash Access Line \$1,880
Available for Cash \$1,784

ACCOUNT INQUIRIES
P.O. Box 1550
Wilmington, DE 19899-0550

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
07/23	2402054ED5663145J	BATTERYSAVING COM01 OF 01310-6560793 CA		34.15
07/23	24226386DAFP63K7E	WM SUPERCENTER CLEARFIELD PA		44.89
07/23	244550160528PK3BW	LYKENS MARKET PORT MATILDA PA		16.50
07/25	24445006GJLTJ580	BILO FOODS #9216 SC2 PHILLIPSBURG PA		21.74
07/28	24164076JEFX287TT	0150 SHEETZ 00001503 STATE COLLEGE PA		12.60
07/30	24164076KEFX4V5RM	0150 SHEETZ 00001503 STATE COLLEGE PA		13.00
08/04	74417126R015V10X1	PAYMENT - THANK YOU	150.00	
08/14		*FINANCE CHARGE*		138.37

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.08847%	24.99%	\$0.00	\$6,410.37	\$131.63	-	\$131.68
Cash advances	.08847%	24.99%	\$0.00	\$3.48	\$0.07	-	\$0.07
Promotional purchases	.01916%	6.99%	-	\$149.42	\$0.85	-	\$0.85
Promotional purchases	.01916%	6.99%	-	\$812.60	\$4.67	-	\$4.67
Promotional purchases	.01542%	5.99%	-	\$6.76	\$0.04	-	\$0.04
Promotional purchases	.01542%	5.99%	-	\$216.00	\$1.03	-	\$1.06

Total finance charges

\$138.37

Effective Annual Percentage Rate (APR): 22.16%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

- T0803070 SAVE UP TO \$1000 AT LAKE POWELL AZ/UT! BOOK FOUR OR MORE HOUSEBOAT DAYS AND RECEIVE 25% OFF HOUSEBOAT RENTALS OR A FREE 18' POWERBOAT RENTAL! CALL FOR RESERVATIONS AT 1-888-272-8151. USE CODE PS0311. FOR DETAILS GO TO WWW.ARAMARKPARKS.COM/BK FALL. EXPIRES 11/1/03.
- T0803123 ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ. OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9056 AND ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 9/30/03.
- T0803124 MAKING ELECTRONIC PAYMENTS ON YOUR CREDIT CARD ACCOUNT IS FASTER AND EASIER THAN EVER! JUST CALL OUR DEDICATED PAYMENT LINE AT 800-436-7958 OR LOGON TO WWW.CARDMEMBERSERVICES.COM. PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN ONE BUSINESS DAY AND THERE ARE NO FEES FOR THESE PAYMENT SERVICES.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 014

BANK ONE

Apr 22 2008

New Balance \$7,574.91 Payment Due Date 10/10/03 Past Due Amount \$0.00 Minimum Payment \$189.00

Amount Enclosed \$

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

441712991214014800018900007574919

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

|||||

|||||

1:5000 160 281:2 2 1991 2 140 148 711

BANK ONE

Statement Date: 08/15/03 - 09/15/03
Payment Due Date: 10/10/03
Minimum Payment Due: \$189.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,615.83
Payments, Credits - \$190.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$149.08
New Balance \$7,574.91

Total Credit Line \$9,400
Available Credit \$1,825
Cash Access Line \$1,880
Available for Cash \$1,825

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

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
09/04	74417127P01467XZQ	PAYMENT - THANK YOU	180.00	
09/15		*FINANCE CHARGE*		149.08

FINANCE CHARGES

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

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$6,493.81	\$142.29	-	\$142.29
Cash advances	.06847%	24.99%	\$0.00	\$3.49	\$0.07	-	\$0.07
Promotional purchases	.01916%	6.99%	-	\$149.41	\$0.91	-	\$0.91
Promotional purchases	.01916%	6.99%	-	\$812.53	\$4.98	-	\$4.98
Promotional purchases	.01642%	5.99%	-	\$0.02	\$0.00	-	\$0.00
Promotional purchases	.01642%	5.99%	-	\$157.61	\$0.83	-	\$0.83
Total finance charges							\$149.08

Effective Annual Percentage Rate (APR): 22.32%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

T0903144 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-QUALITY MERCHANDISE FROM TOP BRANDS SUCH AS LENOX, TONKA, & GUND FROM REWARDCENTER, A DIVISION OF MAINSTREET DIRECT. JUST GO TO WWW.REWARDCENTER.COM AND TYPE IN 080473 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. QUANTITIES ARE LIMITED!

T0903157 SAVE TIME AND A STAMPI TO MAKE YOUR PAYMENT JUST LOGON TO YOUR ACCOUNT AT WWW.CARDMEMBERSERVICES.COM AND SELECT "MAKE PAYMENT ONLINE" FROM THE MENU. YOUR PAYMENT WILL BE POSTED WITHIN ONE BUSINESS DAY AND THERE ARE NO FEES FOR THESE SERVICES!

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE.

New Balance \$7,620.30 Payment Due Date 11/09/03 Past Due Amount \$0.00 Minimum Payment \$190.00

Amount Enclosed \$

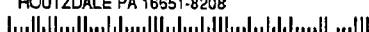
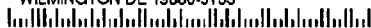
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Make your check payable to Bank One
New address or e-mail? Print on back.

441712991214014800019000007620386

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



150001602812219912140148711

BANK ONE.

Statement Date: 09/16/03 - 10/15/03
Payment Due Date: 11/09/03
Minimum Payment Due: \$190.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,574.91	Total Credit Line	\$9,400
Payments, Credits	- \$190.00	Available Credit	\$1,779
Purchases, Cash, Debits	+ \$94.63	Cash Access Line	\$1,880
Finance Charges	+ \$140.76	Available for Cash	\$1,779
New Balance	\$7,620.30		

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

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

VISIT US AT:
www.cardmember-services.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/04	74417128N015AY9S2	PAYMENT - THANK YOU	180.00	
10/10	24226388WAFXFWDPG	WM SUPERCENTER CLEARFIELD PA		94.63
10/15		*FINANCE CHARGE*		140.76

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$6,568.55	\$134.93	-	\$134.93
Cash advances	.06847%	24.99%	\$0.00	\$3.51	\$0.07	-	\$0.07
Promotional purchases	.01916%	6.99%	-	\$125.76	\$0.72	-	\$0.72
Promotional purchases	.01916%	6.99%	-	\$812.43	\$4.57	-	\$4.67
Promotional purchases	.01542%	5.99%	-	\$75.29	\$0.37	-	\$0.37
Total finance charges							\$140.76

Effective Annual Percentage Rate (APR): 22.58%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

- T1003108 HOW CAN YOU HELP PROTECT YOURSELF FROM IDENTITY THEFT? GET A CREDIT REPORT WHEN YOU TRY PRIVACYGUARD FOR 30 DAYS FOR ONLY \$1. OFFER EXPIRES 12-31-03. CALL 1-888-398-3631 TODAY! PRIVACYGUARD IS NOT AFFILIATED WITH BANK ONE OR ITS AFFILIATES.
- T1003109 PAY FOR YOUR STAYS AT 2,300 MARRIOTT HOTELS WITH YOUR VISA CARD FROM 9/15/03-1/31/04 AND EARN DOUBLE MARRIOTT REWARDS POINTS. BEGINNING WITH YOUR SECOND VISA-PAID STAY. VISIT MARRIOTTREWARDS.COM OR CALL 1-888-MARRIOTT TO REGISTER. MARRIOTT REWARDS AND VISA TERMS AND CONDITIONS APPLY.
- T1003161 ENJOY LOW WEB RATES PLUS SPECIAL DISCOUNTS ON CAR RENTALS AT HERTZ.COM. DEPENDING UPON WHERE AND WHEN YOU TRAVEL, YOU COULD SAVE AS MUCH AS 15%. JUST USE DISCOUNT CODE CDP# 374210.
- T1003165 SAVE TIME AND A STAMPI TO MAKE YOUR PAYMENT JUST LOGON TO YOUR ACCOUNT AT WWW.CARDMEMBERSERVICES.COM AND SELECT "MAKE PAYMENT ONLINE" FROM THE MENU. YOUR PAYMENT WILL BE POSTED WITHIN ONE BUSINESS DAY AND THERE ARE NO FEES FOR THESE SERVICES!
- T1003177 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BILL MANAGER.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE

New Balance \$7,574.51 Payment Due Date 12/09/03 Past Due Amount \$0.00 Minimum Payment \$189.00

Amount Enclosed \$

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

441712991214014800018900007574513

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18651-8208

⑈5000 160 28⑈2 2 199 1 2 140 148 7⑈

BANK ONE

Statement Date: 10/16/03 - 11/14/03
Payment Due Date: 12/09/03
Minimum Payment Due: \$189.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,620.30	Total Credit Line	\$9,400
Payments, Credits	- \$190.00	Available Credit	\$1,825
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,880
Finance Charges	+ \$144.21	Available for Cash	\$1,825
New Balance	\$7,574.51		

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

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
11/05	74417129M013ZZF.P4	PAYMENT - THANK YOU	190.00	
11/14		*FINANCE CHARGE*		144.21

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.03847%	24.99%	\$0.00	\$6,781.45	\$139.31	-	\$139.31
Cash advances	.05847%	24.99%	\$0.00	\$3.58	\$0.07	-	\$0.07
Promotional purchases	.01916%	6.99%	-	\$60.31	\$0.34	-	\$0.34
Promotional purchases	.01916%	6.99%	-	\$780.93	\$4.49	-	\$4.49
Promotional purchases	.01642%	5.99%	-	\$0.24	\$0.00	-	\$0.00
Total finance charges							\$144.21

Effective Annual Percentage Rate (APR): 23.01%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T1103084

TAKE \$10 OFF AL'S FAMILY FARMS FLORIDA CITRUS!
A 30% DISCOUNT ON 20 LBS NAVAL ORANGES, GRAPEFRUIT OR MIXED.
FIRST TIME BUYERS ONLY. \$22.95 PLUS S/H. OFFER ENDS 01/15.
CALL TO ORDER: 1-888-231-2314 DEPT. 06X. ENJOYCITRUS.COM

T1103085

PAY FOR YOUR STAYS AT 2,300 MARRIOTT HOTELS WITH YOUR VISA CARD FROM 9/15/03-1/31/04 AND EARN DOUBLE MARRIOTT REWARDS POINTS. BEGINNING WITH YOUR SECOND VISA-PAID STAY. VISIT MARRIOTTREWARDS.COM OR CALL 1-888-MARRIOTT TO REGISTER. MARRIOTT REWARDS AND VISA TERMS AND CONDITIONS APPLY.

T1103133

THE BOSE(R) WAVE(R) RADIO/CD DELIVERS LIFELIKE SOUND. YET IT'S SMALL AND SIMPLE TO USE. YOUR SATISFACTION IS GUARANTEED AND SHIPPING IS FREE. TO ORDER CALL 1-800-249-2673 EXT. TB976.

BANK ONE IS NOT ASSOCIATED WITH BOSE OR ITS AFFILIATES

T1103134

ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ. OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9055 AND ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 12/21/03.

T1103136

SAVE TIME AND A STAMPI TO MAKE YOUR PAYMENT JUST LOGON TO YOUR ACCOUNT AT WWW.CARDMEMBERSERVICES.COM AND SELECT "MAKE PAYMENT ONLINE" FROM THE MENU. YOUR PAYMENT WILL BE POSTED WITHIN ONE BUSINESS DAY AND THERE ARE NO FEES FOR THESE SERVICES!

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE

Apr 22 2008

New Balance \$7,535.40 Payment Due Date 01/09/04 Past Due Amount \$0.00 Minimum Payment \$188.00

Amount Enclosed \$

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

441712991214014800018800007535409

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

150001602812219912140148711

BANK ONE

Statement Date: 11/15/03 - 12/15/03
Payment Due Date: 01/09/04
Minimum Payment Due: \$188.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,574.51
Payments, Credits - \$190.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$150.89
New Balance \$7,535.40

Total Credit Line \$9,400
Available Credit \$1,864
Cash Access Line \$1,880
Available for Cash \$1,864

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

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/04	7441712AJO15BJZAT	PAYMENT - THANK YOU	190.00	
12/15		*FINANCE CHARGE*		150.89

FINANCE CHARGES

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

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$6,924.53	\$146.99	-	\$146.99
Cash advances	.06847%	24.99%	\$0.00	\$3.65	\$0.07	-	\$0.07
Promotional purchases	.01916%	6.99%	-	\$0.20	\$0.00	-	\$0.00
Promotional purchases	.01916%	6.99%	-	\$645.43	\$3.83	-	\$3.83
Total finance charges							\$150.89

Effective Annual Percentage Rate (APR): 23.46%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

T1203075	EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE REDUCED TO \$500,000.
T1203131	THE BOSE(R) WAVE(R) RADIO/CD DELIVERS LIFELIKE SOUND. YET IT'S SMALL AND SIMPLE TO USE. YOUR SATISFACTION IS GUARANTEED AND S/H IS FREE. TO ORDER CALL 1-800-249-2673 EXT. T8977. *BANK ONE IS NOT ASSOCIATED WITH BOSE OR ITS AFFILIATES*.
T1203132	ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ. OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9056 AND ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 1/31/04.
T1203135	PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BILL MANAGER.
T1203140	SAVE TIME AND A STAMP! TO MAKE YOUR PAYMENT JUST LOGON TO YOUR ACCOUNT AT WWW.CARDMEMBERSERVICES.COM AND SELECT "MAKE PAYMENT ONLINE" FROM THE MENU OR CALL 800-436-7958. YOUR PAYMENT WILL BE POSTED WITHIN THREE BUSINESS DAYS AND THERE ARE NO FEES FOR THESE SERVICES!

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE.

New Balance \$7,597.93 Payment Due Date 02/09/04 Past Due Amount \$0.00 Minimum Payment \$189.00

Amount Enclosed \$

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

441712991214014800018900007597=36

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

RALPH L CLARK
KATHLEEN K CLARK
4283 SANBORN RD
HOUTZDALE PA 16551-8208

⑈5000 160 28⑈22 1991 2140 148 7⑈

BANK ONE.

Statement Date: 12/16/03 - 01/15/04
Payment Due Date: 02/09/04
Minimum Payment Due: \$189.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,535.40	Total Credit Line	\$9,400
Payments, Credits	- \$190.00	Available Credit	\$1,802
Purchases, Cash, Debits	+ \$99.28	Cash Access Line	\$1,880
Finance Charges	+ \$153.25	Available for Cash	\$1,802
New Balance	\$7,597.93		

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

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/07	74417120P015PZD4S	PAYMENT - THANK YOU	180.00	
01/13	2422638QYAFVMLK66	WM SUPERCENTER CLEARFIELD PA		99.28
01/15		*FINANCE CHARGE*		153.25

FINANCE CHARGES

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

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$7,082.65	\$150.34	-	\$150.34
Cash advances	.06847%	24.99%	\$0.00	\$3.72	\$0.00	-	\$0.00
Promotional purchases	.01916%	6.99%	-	\$477.35	\$2.80	-	\$2.83
Total finance charges							\$153.25

Effective Annual Percentage Rate (APR): 23.86%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

- T0104069 EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE REDUCED TO \$500,000.
- T0104070 SEND A GIFT STRAIGHT TO THEIR HEART FOR VALENTINE'S DAY AND SAVE 15%* WHEN YOU MENTION PROMOTION CODE BANK44. OUR VALENTINE'S DAY GIFTS CELEBRATE EVERY RELATIONSHIP FROM SWEETHEARTS TO TRUE LOVES -- TO NEW LOVES! *FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.
- T0104111 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-QUALITY MERCHANDISE FROM TOP BRANDS SUCH AS LENOX, TONKA, & GUND FROM REWARDCENTER, A DIVISION OF MAIN STREET DIRECT. JUST GO TO WWW.REWARDCENTER.COM AND TYPE IN 080606 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. QUANTITIES ARE LIMITED!
- T0104116 SAVE TIME AND A STAMP! TO MAKE YOUR PAYMENT JUST LOGON TO YOUR ACCOUNT AT WWW.CARDMEMBERSERVICES.COM AND SELECT "MAKE PAYMENT ONLINE" FROM THE MENU OR CALL 800-436-7958. YOUR PAYMENT WILL BE POSTED WITHIN THREE BUSINESS DAYS AND THERE ARE NO FEES FOR THESE SERVICES!
- T0104117 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BANK ONE BILL MANAGER.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE.

New Balance \$7,554.73 Payment Due Date 03/09/04 Past Due Amount \$0.00 Minimum Payment \$188.00

Amount Enclosed \$

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

44171299121401480001880000755473

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

1: 5000 160 281: 2 2 199 1 2 140 148 711

BANK ONE.

Statement Date: 01/16/04 - 02/13/04
Payment Due Date: 03/09/04
Minimum Payment Due: \$188.00

CUSTOMER SERVICE
In U.S. 1-800-438-7927
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,597.93	Total Credit Line	\$9,400
Payments, Credits	- \$190.00	Available Credit	\$1,845
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,880
Finance Charges	- \$146.80	Available for Cash	\$1,845
New Balance	\$7,554.73		

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

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

VISIT US AT:
www.cardmember-services.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/30	7441712DE0158BLEP	PAYMENT - THANK YOU	180.00	
02/13		*FINANCE CHARGE*		146.80

EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL
ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE
REDUCED TO \$500,000.

FINANCE CHARGES

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

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$7,320.22	\$145.36	-	\$145.36
Cash advances	.06847%	24.99%	\$0.00	\$3.80	\$0.08	-	\$0.08
Promotional purchases	.01616%	6.99%	-	\$246.38	\$1.36	-	\$1.36
Total finance charges							\$146.80

Effective Annual Percentage Rate (APR): 24.41%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0204067 PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO
PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES
FROM 3/1/04 THROUGH 4/30/04. VISIT
WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP OR CALL
1-800-2PAY-TAX FOR DETAILS.

T0204068 AS A VALUED CARDMEMBER YOU COULD SAVE UP TO 20% WHENEVER
YOU RENT FROM AVIS AT ANY OF ITS MORE THAN 4,000 LOCATIONS
WORLDWIDE. TO RECEIVE YOUR DISCOUNT, SIMPLY PROVIDE YOUR
AVIS DISCOUNT #(AWD): B858704 WHEN BOOKING YOUR VEHICLE.
FOR RESERVATIONS. GO TO AVIS.COM OR CALL 1-800-831-8000.

T0204113 AS A VALUED CARDMEMBER, YOU CAN CLAIM HIGH-QUALITY PRODUCTS
FROM BRANDS SUCH AS DISNEY, LENOX & TONKA. JUST GO ONLINE TO
WWW.F.EDWARDCENTER.COM, A DIVISION OF MAIN STREET DIRECT, AND
ENTER YOUR CERTIFICATE NUMBER 080671. FEATURED MERCHANDISE
AND SPECIAL DEALS ARE FREQUENTLY UPDATED. SO ACT NOW!

T0204114 GET 4 WEEKS FREE OF THE WALL STREET JOURNAL THE WORLD'S
LEADING BUSINESS DAILY AND THE BEST SOURCE FOR NEWS FOR
YOUR CAREER, PERSONAL FINANCE, HEALTH AND FAMILY. AFTER
YOUR 4 WEEKS FREE, 26 WEEKS WILL BE MADE AVAILABLE TO YOU
FOR \$99. CALL TODAY 1-888-877-0769. SUBSCRIBE NOW!!!

This Statement is a Facsimile - Not an Original



New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$7,523.85	04/09/04	\$0.00	\$188.00

Amount Enclosed

\$

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

441712991214014800018800007523850

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19885-5153

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

Ucullal/Banllunnef/Jannef/Budunel/Ulurab/del/Jannal/Jannal

1:5000 160 281: 2 2 1991 2 140 148 70



Statement Date:	02/14/04 - 03/15/04	CUSTOMER SERVICE
Payment Due Date:	04/09/04	In U.S. 1-800-436-7927
Minimum Payment Due:	\$188.00	Español 1-888-446-3308
		TDD 1-800-955-8060
		Outside U.S. call collect
		1-302-594-8200

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

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

VISIT US AT:
www.parkmembersaides.com

VISA ACCOUNT SUMMARY

Account Number: 4417 1289 1214 0148

Previous Balance		Total Credit Line	
	\$7,554.73		\$9,000.00
Payments, Credits	- \$190.00	Available Credit	\$1,875.00
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,880.00
Finance Charges	+ \$159.12	Available for Cash	\$1,875.00
New Balance	\$7,523.85		

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount Debit
03/07	7441712E0K0147P7V1	PAYMENT - THANK YOU	180.00	
03/15		*FINANCE CHARGE*		155.12

FINANCE CHARGES

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

	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Finance Charge Due To Current Cycle Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.08847%	24.99%	\$0.00	\$7,462.11	\$158.39	- \$158.39
Cash advances	.08847%	24.99%	\$0.00	\$3.76	\$0.68	- \$0.08
Promotional purchases	.01916%	6.99%	-	\$110.56	\$0.65	- \$0.65
Total finance charges						\$159.12

Effective Annual Percentage Rate (APR): 24.73%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

**T0304068 PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO
PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES
FROM 3/1/04 THROUGH 4/30/04. VISIT
WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP OR CALL
1-800-2PAY-TAX FOR DETAILS.**

T03D4069 RENTING A CAR? YOU CAN SAVE UP TO 20% AT AVIS AND ENJOY THE "WE TRY HARDER" SERVICE FOR WHICH AVIS IS FAMOUS! SIMPLY PROVIDE YOUR BANK ONE/AVIS WORLDWIDE DISCOUNT (AWD) NUMBER B868707 WHEN BOOKING. FOR RESERVATIONS, SEE YOUR TRAVEL CONSULTANT, VISIT AVIS.COM OR CALL AVIS AT 1-800-831-8000.

T0304118 GET GREAT RATES AT LAKE POWELL, AZ/UT! BOOK A 5 DAY/4 NIGHT 53' ADVENTURER HOUSEBOAT PACKAGE AT JUST \$91 PER PERSON PER DAY & GET ONE NIGHT LODGING, AN 18" POWERBOAT OR PWC RENTAL & A \$25 RETAIL CERTIFICATE! CALL 1-888-272-8151 AND ASK FOR CODE P50410, OR VISIT WWW.ARAMARKPARKS.COM/AK

T0304119 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND
CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY
BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO
YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO
WWW.CARDMEMBERSERVICES.COM/ST TO SEE IF YOU QUALIFY.

T0304120 SAVE TIME AND A STAMPI TO MAKE YOUR PAYMENT JUST LOGON TO:
 YOUR ACCOUNT AT WWW.CARDMEMBERSERVICES.COM AND SELECT
 "MAKE PAYMENT ONLINE" FROM THE MENU OR CALL 800-436-7958.
 YOUR PAYMENT WILL BE POSTED WITHIN THREE BUSINESS DAYS AND
 THERE ARE NO FEES FOR THESE SERVICES!

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE.

New Balance \$7,490.38 Payment Due Date 05/09/04 Past Due Amount \$0.00 Minimum Payment \$187.00

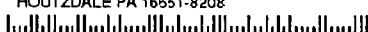
Amount Enclosed \$

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

441712991214014800018700007490383

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208



:5000 160 28: 2 2 199 1 2 1 40 1 48 7:1

BANK ONE.

Statement Date: 03/16/04 - 04/14/04
Payment Due Date: 05/09/04
Minimum Payment Due: \$187.00

CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,523.85
Payments, Credits - \$188.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$154.53
New Balance \$7,490.38

Total Credit Line \$9,400
Available Credit \$1,909
Cash Access Line \$1,880
Available for Cash \$1,876

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

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19899-5153

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
04/03	7441712FF01608M3X	PAYMENT - THANK YOU	188.00	
04/14		*FINANCE CHARGE*		154.53

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.08847%	24.99%	\$0.00	\$7,519.65	\$154.46	-	\$154.46
Cash advances	.08847%	24.99%	\$0.00	\$3.49	\$0.07	-	\$0.07
Promotional purchases	.01916%	6.99%	-	\$0.39	\$0.00	-	\$0.00

Total finance charges

\$154.53

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0404062 PAY YOUR TAXES THE FAST AND EASY WAY. JUST USE YOUR CARD TO
PAY FOR FEDERAL AND STATE PERSONAL INCOME TAXES
FROM 3/1/04 THROUGH 4/30/04. VISIT
WWW.OFFICIALPAYMENTS.COM/BANKONE.JSP OR CALL
1-800-2PAY-TAX FOR DETAILS.

T0404063 THE PERFECT GIFT IS HERE FOR MOTHER'S DAY OR ANY DAY!
AT 1-800-FLOWERS.COM(R), ENJOY STRESS-FREE SHOPPING AND
A HUGE VARIETY OF GIFTS TO CELEBRATE MOM ON HER SPECIAL DAY
SHOP NOW AND SAVE 15%* WITH PROMOTION CODE BANK66.
*FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER

T0404122 HURRY! EARN UP TO 8,000 BONUS MILES TOWARD UNITED TRAVEL!
REGISTER & COMPLETE A PAID ROUNDTRIP BEFORE 6/15/04 & EARN
5,000 BONUS MILES! NEW MILEAGE PLUS MEMBERS WILL RECEIVE
3,000 MILES FOR ENROLLING. RESTRICTIONS APPLY. TO ENROLL,
REGISTER & FOR DETAILS, VISIT WWW.UNITED.COM/BANKOFFER.

T0404127 GET 4 WEEKS FREE OF THE WALL STREET JOURNAL, THE WORLD'S
LEADING BUSINESS DAILY AND THE BEST SOURCE FOR NEWS FOR
YOUR CAREER, PERSONAL FINANCE, HEALTH AND FAMILY. AFTER
YOUR 4 WEEKS FREE, 26 WEEKS WILL BE MADE AVAILABLE TO YOU
FOR \$99. CALL TODAY 1-888-877-0769. SUBSCRIBE NOW!!!

T0404140 TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND
CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY
BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO
YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ON TO
WWW.CARDMEMBERSERVICES.COM/6T TO SEE IF YOU QUALIFY.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE

New Balance \$7,457.23 Payment Due Date 06/08/04 Past Due Amount \$0.00 Minimum Payment \$186.00

Amount Enclosed

\$

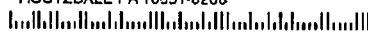
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Make your check payable to Bank One
New address or e-mail? Print on back.

441712991214014800018600007457236

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208



1:5000 160 281:22 199122 140 148 700

BANK ONE

Statement Date: 04/15/04 - 05/14/04
Payment Due Date: 06/08/04
Minimum Payment Due: \$186.00

CUSTOMER SERVICE
In U.S.: 1-800-438-7927
Español: 1-888-446-3308
TDD: 1-800-955-8050
Outside U.S.: call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,490.38	Total Credit Line	\$9,400
Payments, Credits	- \$187.00	Available Credit	\$0
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,880
Finance Charges	+ \$153.85	Available for Cash	\$0
New Balance	\$7,457.23		

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

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/03	744171299014TX85T	PAYMENT - BANK YOU	187.00	
05/14		*FINANCE CHARGE*		153.85

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$7,486.64	\$153.78	-	\$153.78
Cash advances	.06847%	24.99%	\$0.00	\$3.48	\$0.07	-	\$0.07

Total finance charges

\$153.85

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0504059

SAVE 15% ON FLOWERS! MAY IS THE TIME FOR MOMS, DADS, AND GRADS! MAKE EVERYONE ON YOUR LIST FEEL SPECIAL BY SENDING FRESH FLOWERS FROM THE FLOWER CLUB. SAME DAY DELIVERY IS AVAILABLE. CALL 800-245-6896 OR VISIT WWW.333.FLOWERCLUB.COM TO ORDER TODAY! USE PROMOTION CODE BNY48.

T0504118

SAMSONITE 4-PIECE LUGGAGE SET. \$189.95. REG. RETAIL: \$500. FREE SHIPPING: TOTE, DUFFEL, WHEELED 26", 30" UPRIGHTS. BONUS: SAVE 15% ON ANY OTHER ONLINE PURCHASE! LOGON TO: WWW.SAMSONITECOMPANYSTORES.COM/PARTNER CODE 7377. OR CALL 800-547-BAGS EXT. 7377. QUANTITIES LIMITED.

T0504119

THE BOSE(R) ACOUSTIC WAVE(R) MUSIC SYSTEM DELIVERS THE SOUND OF BIG, COMPLICATED STEREOS COSTING MUCH MORE. A NEW 5-CD CHANGER ALSO LETS YOU CONNECT EXTERNAL SOURCES LIKE YOUR TV AND DVD PLAYER. FREE SHIPPING AND 30-DAY TRIAL. SATISFACTION GUARANTEED. CALL 1-800-235-0721 EXT. G6530.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE.

Apr 22 2008

New Balance \$7,429.10 Payment Due Date 07/09/04 Past Due Amount \$0.00 Minimum Payment \$185.00

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

441712991214014800018500007429104

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18551-8208

1:5000 160 281: 2 2 199 1 2 1 40 1 48 7 11

BANK ONE.

Statement Date: 05/15/04 - 06/14/04
Payment Due Date: 07/09/04
Minimum Payment Due: \$185.00

CUSTOMER SERVICE
In U.S.: 1-800-436-7927
Español 1-888-446-3398
TDD 1-800-956-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,457.23	Total Credit Line	\$9,400
Payments, Credits	- \$186.00	Available Credit	\$0
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,880
Finance Charges	+ \$157.87	Available for Cash	\$0
New Balance	\$7,429.10		

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19809-8550

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/30	7441712H7014V6KA	PAYMENT - THANK YOU	186.00	
06/14		*FINANCE CHARGE*		157.87

FINANCE CHARGES

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

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.08847%	24.95%	\$0.00	\$7,434.34	\$157.80	-	\$157.80
Cash advances	.08847%	24.95%	\$0.00	\$3.47	\$0.07	-	\$0.07

Total finance charges

\$157.87

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0604058 BRING YOUR DIGITAL PHOTOS TO LIFE. TRY PHOTOWORKS NEW DIGITAL PARTNER SOFTWARE: THE FUN, EASY WAY TO ORGANIZE, ENHANCE YOUR PHOTOS WITH CROPS, RED-EYE REMOVAL AND INSTANT FIX. EMAIL PHOTOS, BUY GENUINE PRINTS AND MORE. GET 15 FREE 4X6 PRINTS. FREE DOWNLOAD AT WWW.DIGITALPARTNER.COM/BANKONE

T0604133 THE BOSE(R) ACOUSTIC WAVE(R) MUSIC SYSTEM DELIVERS THE SOUND OF BIG, COMPLICATED STEREOS COSTING MUCH MORE. A NEW 5-CD CHANGER ALSO LETS YOU CONNECT EXTERNAL SOURCES LIKE YOUR TV AND DVD PLAYER. FREE SHIPPING AND 30-DAY TRIAL. SATISFACTION GUARANTEED. CALL 1-800-235-0721 EXT. G6530.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE.

Apr 22 2008

New Balance \$7,400.87 Payment Due Date 08/09/04 Past Due Amount \$0.00 Minimum Payment \$185.00

Amount Enclosed \$

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

441712991214014800018500007400873

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

⑆5000 160 28⑆ 2 2199 1 2140 148 7⑈

BANK ONE.

Statement Date: 06/15/04 - 07/15/04
Payment Due Date: 08/09/04
Minimum Payment Due: \$185.00

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

VISA ACCOUNT SUMMARY

Previous Balance \$7,429.10
Payments, Credits - \$185.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$156.77
New Balance \$7,400.87

Account Number: 4417 1299 1214 0148

Total Credit Line \$9,400
Available Credit \$0
Cash Access Line \$1,880
Available for Cash \$0

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19899-8850

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19896-5153

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
06/26	7441712J3013WNFB7	PAYMENT - THANK YOU	185.00	
07/15		*FINANCE CHARGE*		156.77

WE ARE PLEASED TO ANNOUNCE THAT BANK ONE CORPORATION
AND J.P.MORGAN CHASE AND CO. HAVE MERGED. THE CHASE
AND BANK ONE FAMILY OF COMPANIES ARE NOW AFFILIATES.
WE WILL CONTINUE TO HONOR YOUR EXISTING PRIVACY PREFERENCES
WHEN SHARING INFORMATION AMONG THESE NEW AFFILIATES.

FINANCE CHARGES

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

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$7,382.30	\$156.70	-	\$156.70
Cash advances	.06847%	24.99%	\$0.00	\$3.47	\$0.07	-	\$0.07

Total finance charges

\$156.77

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0704058 AIG AUTO INSURANCE FOR BANK ONE CARD HOLDERS IS AVAILABLE!
COMPETITIVE RATES! CALL 888 437 4943 EXT 5067 FOR A QUOTE!
*NOT A DEPOSIT*NOT FDIC INSURED*NO BANK GUARANTEE*
NOT A CONDITION OF ANY BANK LOAN, PRODUCT OR SERVICE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

T0704125 CARDMEMBER THANK YOU NOTICE: YOU'VE EARNED A
FREE CARDMEMBER THANK YOU - WORTH UP TO \$100.00!
CALL 1-800-882-6314 TO FIND OUT HOW TO CLAIM YOURS NOW!
QUANTITIES ARE LIMITED. CALL NOW TO GUARANTEE YOUR
SELECTIONS.

T0704126 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 109009 WHERE IT ASKS FOR
YOUR CERTIFICATE NUMBER. ACT NOW. QUANTITIES ARE LIMITED!

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE.

New Balance \$7,363.10 Payment Due Date 09/07/04 Past Due Amount \$0.00 Minimum Payment \$184.00

Amount Enclosed \$

-

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

441712991214014800018400007363108

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
MCUTZDALE PA 16551-8208

|||||

|||||

1:5000 160 281: 2 2 199 1 2 1 40 1 4 8 7 11

BANK ONE.

Statement Date: 07/16/04 - 08/13/04
Payment Due Date: 09/07/04
Minimum Payment Due: \$184.00

CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,400.87	Total Credit Line	\$9,400
Payments, Credits	- \$185.00	Available Credit	\$0
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,880
Finance Charges	+ \$147.23	Available for Cash	\$0
New Balance	\$7,363.10		

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19809-8550

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
08/05	7441712KA28N8LNRF	PAYMENT - THANK YOU	185.00	
08/13		*FINANCE CHARGE*		147.23

FINANCE CHARGES

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

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$7,411.18	\$147.16	-	\$147.16
Cash advances	.06847%	24.99%	\$0.00	\$3.49	\$0.07	-	\$0.07

Total finance charges

\$147.23

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

T0804041

CARDMEMBER THANK-YOU NOTICE:

YOU'VE EARNED A FREE CARDMEMBER THANK YOU WORTH UP TO \$100!
YOU MUST CLAIM YOURS BY OCT. 1, 2004 OR FORFEIT YOUR
\$100 VALUE. QUANTITIES ARE LIMITED. CALL NOW FOR DETAILS
AND TO CLAIM YOUR FREE CARDMEMBER THANK YOU. 1-877-353-2995.

T0804115

CALL ONE LIFE DIRECT, A BANK ONE COMPANY, AT 877-301-5433
FOR A FREE LIFE INSURANCE QUOTE - YOU'LL BE GLAD YOU DID.
*NOT A DEPOSIT*NOT FDIC INSURED*NO BANK GUARANTEE*
NOT A CONDITION OF ANY BANK LOAN, PRODUCT OR SERVICE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

T0804116

AG AUTO INSURANCE FOR BANK ONE CARD HOLDERS IS AVAILABLE!
COMPETITIVE RATES! CALL 888-437-4943 EXT 5067 FOR A QUOTE!
*NOT A DEPOSIT*NOT FDIC INSURED*NO BANK GUARANTEE*
NOT A CONDITION OF ANY BANK LOAN, PRODUCT OR SERVICE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE

New Balance \$7,347.61 Payment Due Date 10/10/04 Past Due Amount \$0.00 Minimum Payment \$183.00

Amount Enclosed \$

.

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

441712991214014800018300007347616

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

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18551-8208

1:5000 160 281:22 1991 2140 148 700

BANK ONE

Statement Date: 08/14/04 - 09/15/04
Payment Due Date: 10/10/04
Minimum Payment Due: \$183.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,363.10
Payments, Credits - \$184.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$168.51
New Balance \$7,347.61

Total Credit Line \$9,400
Available Credit \$0
Cash Access Line \$1,880
Available for Cash \$0

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19889-8850

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
09/05	74417121928P2W1SR	PAYMENT - THANK YOU	184.00	
09/15		*FINANCE CHARGE*		168.51

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.08916%	25.24%	\$0.00	\$7,380.12	\$168.43	-	\$168.43
Cash advances	.08916%	25.24%	\$0.00	\$3.49	\$0.08	-	\$0.08

Total finance charges

\$168.51

Effective Annual Percentage Rate (APR): 25.24%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

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

T0904041

CARDMEMBER THANK-YOU NOTICE:

YOU'VE EARNED A FREE CARDMEMBER THANK YOU WORTH UP TO \$100!
YOU MUST CLAIM YOURS BY OCT. 1, 2004 OR FORFEIT YOUR
\$100 VALUE. QUANTITIES ARE LIMITED. CALL NOW FOR DETAILS
AND TO CLAIM YOUR FREE CARDMEMBER THANK YOU. 1-877-353-2995.

T0904103

AKG AUTO INSURANCE FOR BANK ONE CARD HOLDERS IS AVAILABLE!
COMPETITIVE RATES! CALL 888-437-4943 EXT 5067 FOR A QUOTE!
*NOT A DEPOSIT*NOT FDIC INSURED*NO BANK GUARANTEE*
NOT A CONDITION OF ANY BANK LOAN, PRODUCT OR SERVICE
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1299 1214 0148

BANK ONE

New Balance \$7,313.86 Payment Due Date 11/08/04 Past Due Amount \$0.00 Minimum Payment \$182.00

Amount Enclosed \$

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

441712991214014800018200007313867

CARDMEMBER SERVICE
P.O. BOX 16153
WILMINGTON DE 19888-5153

RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑆ 5000 160 28⑆ 2 2 1 9 9 1 2 1 4 0 1 4 8 7 ⑈

BANK ONE

Statement Date: 09/16/04 - 10/14/04
Payment Due Date: 11/08/04
Minimum Payment Due: \$182.00

CUSTOMER SERVICE
In U.S. 1-800-436-7827
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,347.61	Total Credit Line	\$9,400
Payments, Credits	- \$183.00	Available Credit	\$0
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,880
Finance Charges	+ \$149.25	Available for Cash	\$0
New Balance	\$7,313.86		

ACCOUNT INQUIRIES
P.O. Box 8950
Wilmington, DE 19899-8950

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/07	7441712MA26PXLRF3	PAYMENT - THANK YOU	183.00	
10/14		*FINANCE CHARGE*		149.25

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. BOTH BRANDS MEAN CHASE MANHATTAN BANK USA, N.A., WHICH OWNS YOUR ACCOUNT AND ISSUES YOUR CARD. WE LOOK FORWARD TO SERVING YOU AND THANK YOU FOR YOUR BUSINESS!

FINANCE CHARGES

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

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06984%	25.49%	\$0.00	\$7,365.78	\$149.18	-	\$149.18
Cash advances	.06984%	25.49%	\$0.00	\$3.50	\$0.07	-	\$0.07

Total finance charges

\$149.25

Effective Annual Percentage Rate (APR): 25.49%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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

T1004041 DUE TO IMPROVEMENTS BEING MADE TO OUR EPAY SERVICE, WE WILL NOT BE ABLE TO PROCESS EPAYS FROM THURSDAY, OCT 28 AT 5:00 PM (EASTERN TIME) UNTIL MONDAY, NOV 1 AT 8:00 A.M. WE THANK YOU FOR YOUR PATIENCE AND APOLOGIZE FOR ANY INCONVENIENCE THIS MAY CAUSE.

T1004042 ***TAKE \$10 OFF AL'S FAMILY FARMS FLORIDA GIFT CITRUS! A 30% DISCOUNT ON 20 LBS NAVAL ORANGES, GRAPEFRUIT OR MIXED. FIRST TIME BUYERS ONLY-\$22.95 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.

T1004100 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 129437 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. ACT NOW. QUANTITIES ARE LIMITED!

T1004101 THE TREATS ARE SWEET AT 1-800-FLOWERS.COM(R) WITH BEWITCHING FLOWERS & PLANTS, DELECTABLE GOURMET BASKETS AND TANTALIZING GOODIES THEY'LL GOBBLE UP! BANK ONE CARDHOLDERS SAVE 15%* WHEN USING CODE BANK48. HAPPY HALLOWEEN! *FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER

This Statement is a Facsimile - Not an Original

New Balance \$7,285.14
Payment Due Date 12/08/04
Past Due Amount \$0.00
Minimum Payment \$182.00

BANK ONE

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

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

441712991214014800018200007285144

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

26729 BEX 231804
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

⑆5000 16028⑆ 22199121401484⑈

BANK ONE

Statement Date: 10/15/04 - 11/13/04
Payment Due Date: 12/08/04
Minimum Payment Due: \$182.00
CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3306
TDD 1-800-955-806C
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,313.86	Total Credit Line	\$9,400
Payment, Credits	-\$182.00	Available Credit	\$2,114
Finance Charges	+\$153.28	Cash Access Line	\$1,880
New Balance	\$7,285.14	Available for Cash	\$1,876

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT:

www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
11/02	13083072700000027348601	Payment Thank You Wilmington DE	\$182.00	

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.06984%	25.49%	\$7,311.82	\$153.20	\$0.00	\$153.20
Cash advances	.06984%	25.49%	\$3.51	\$0.08	\$0.00	\$0.08

Total finance charges

\$153.28

Effective Annual Percentage Rate (APR): 25.49%

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

IMPORTANT NEWS

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. We look forward to serving you and thank you for your business!

TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COM/BT TO SEE IF YOU QUALIFY.

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

Check out Chase-sponsored Amazon Theater this holiday season: Five original short films starring celebrities such as Darryl Hannah, Blair Underwood, Chris Noth, Minnie Driver, and director Tony Scott, available exclusively at www.amazon.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. Representatives are always available to assist you. You can reach a representative by pressing 0 after you enter your account number.

Crediting of Payments: Payments received by 100 p.m. on any day except December 25 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon. If the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of this statement or if the envelope contains more than one payment or coupon, or if there are staples, paper clips, or correspondence included with your payment. We do not accept checks or money orders drawn on non-US banks. Checks must be in US Dollars. You may pay more than the minimum payment due and may pay the full amount you owe us at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

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

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

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

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

Explanation of Finance Charges: We calculate Periodic Finance Charges separately for each feature such as Purchases, Cash Advances, Convenience Checks, Balance Transfers, Promotional Balances, or Overdraft Advances as applicable. We figure the Periodic Finance Charges by applying the applicable Daily Periodic Rate shown on the front of this statement to each feature's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle adjusted as described below.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees and other charges), subtract any payments or credits, and make minor adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply the daily balance by the Daily Periodic Rate to get your Periodic Finance Charges for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, the daily balance for previous billing cycle Purchases is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance for each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charges for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate in accordance with your Cardmember Agreement.

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

Grace Period (at least 20 days): We add Periodic Finance Charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

In Case of 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 of P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number

- The dollar amount of the suspected error

- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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

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

MA080504

Page 6 of 129
Statement for account number: 4417 1299 1214 0148
New Balance \$7,257.05
Payment Due Date 01/07/05
Past Due Amount \$0.00
Minimum Payment \$181.00

BANK ONE

Apr 22 2008

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

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

441712991214014800018100007257056

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

07934 BEX 2 34804
RALPH L CLARK
KAT-LEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

15000160281 22199121401484

BANK ONE

Statement Date: 11/14/04 - 12/13/04
Payment Due Date: 01/07/05
Minimum Payment Due: \$181.00
CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,285.14
Payment, Credits -\$182.00
Finance Charges +\$153.91
New Balance \$7,257.05

Total Credit Line \$9,400
Available Credit \$2,142
Cash Access Line \$1,880
Available for Cash \$1,876

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
11/30	13353352700000059421374	Payment Thank You Wilmington DE	\$182.00	

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07052%	25.74%	\$7,271.21	\$153.83	\$0.00	\$153.83
Cash advances	.07052%	25.74%	\$3.59	\$0.08	\$0.00	\$0.08

Total finance charges \$153.91

Effective Annual Percentage Rate (APR): 23.74%

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

IMPORTANT NEWS

Bank One and Chase have merged. During the merger transition you may receive communications from us under both the Bank One and Chase brands. Both brands mean Chase Manhattan Bank USA, N.A., which owns your account and issues your card. We look forward to serving you and thank you for your business!

TRANSFERRING BALANCES HAS NEVER BEEN SO SIMPLE, SAFE, AND CONVENIENT. SIMPLIFY YOUR LIFE AND SAVE TIME AND MONEY BY CONSOLIDATING OTHER HIGH-RATE CREDIT CARD BALANCES TO YOUR CREDIT CARD ACCOUNT. SIMPLY LOG ONTO WWW.CARDMEMBERSERVICES.COM/BT TO SEE IF YOU QUALIFY.

Check out Chase-sponsored Amazon Theater this holiday season: Five original short films starring celebrities such as Darryl Hannah, Blair Underwood, Chris Noth, Minnie Driver, and director Tony Scott, available exclusively at www.amazon.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.

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

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

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5949. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. purchases, balance transfers, cash advances, convenience checks, promotional balances or overcredit advances). If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you are any periodic finance charges, and we will also charge you a transaction finance charge if you use your card or account to transfer a balance or if you use a convenience check in the amounts stated in your Cardmember Agreement, as amended.

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

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

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

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or over-credit 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 15049, Wilmington, DE 19850-5949 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 your question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

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

MAR1504

Page 21 of 129
Statement for account number: 4417 1299 1214 0148
New Balance \$7,236.30 Payment Due Date 02/07/05 Past Due Amount \$0.00 Minimum Payment \$180.00

BANK ONE.

Apr 22 2008

Amount Enclosed \$

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

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

441712991214014800018000007236302

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

17830 BEX Z 01305
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

5000 160 281 22 199 12 140 148 411

BANK ONE.

Statement Date: 12/14/04 - 01/13/05
Payment Due Date: 02/07/05
Minimum Payment Due: \$180.00
CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,257.05	Total Credit Line	\$9,400
Payment, Credits	-\$181.00	Available Credit	\$2,163
Finance Charges	+\$160.25	Cash Access Line	\$1,880
New Balance	\$7,236.30	Available for Cash	\$1,876

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

VISIT US AT:
www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/01	1002001270000097180411	Payment Thank You Wilmington DE	\$181.00	

FINANCE CHARGES

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

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	07121%	25.99%	\$7,255.18	\$160.16	\$0.00	\$160.16
Cash advances	07121%	25.99%	\$3.67	\$0.09	\$0.00	\$0.09

Total finance charges \$160.25

Effective Annual Percentage Rate (APR): 25.99%

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

IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION
YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK
ONE AND CHASE BRANDS. THANK YOU FOR YOUR CONTINUED BUSINESS
AND WELCOME TO CHASE!

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

Use your credit card to pay your bills from
one easy-to-use website. Just visit
www.cardmemberservices.com/payyourbills.
Choose to pay bills individually or set-up
automatic monthly payments. It's that easy!

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window, the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times decided 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 presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

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

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

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. purchases, balance transfers, cash advances, convenience checks, promotional balances or overdraft advances). If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum Finance Charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge if you use your card or account to transfer a balance or if you use a convenience check in the amounts stated in your Cardmember Agreement, as amended.

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

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

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

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

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Customer Service on a separate sheet at P.O. Box 15260 Wilmington, DE 19850-5259 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

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

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

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

MA101504

Page 82 of 129
Statement for account number: 4417 1299 1214 0148
New Balance \$7,217.51
Payment Due Date 03/10/05
Past Due Amount \$0.00
Minimum Payment \$180.00

BANK ONE.

Apr 22 2008

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

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

441712991214014800018000007217510

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

08044 BEX Z 04405
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

5000 160 281 22 199 12 140 1484

BANK ONE.

Statement Date: 01/14/05 - 02/13/05
Payment Due Date: 03/10/05
Minimum Payment Due: \$180.00
CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,236.30	Total Credit Line	\$9,400
Payment, Credits	-\$180.00	Available Credit	\$2,182
Finance Charges	+\$161.21	Cash Access Line	\$1,880
New Balance	\$7,217.51	Available for Cash	\$1,876

ACCOUNT INQUIRIES

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

PAYMENT ADDRESS

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

VISIT US AT:

www.cardmemberservices.com

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/31	10320312700000133034045	Payment Thank You Wilmington DE	\$180.00	

FINANCE CHARGES

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

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07189%	26.24%	\$7,229.43	\$161.12	\$0.00	\$161.12
Cash advances	.07189%	26.24%	\$3.77	\$0.09	\$0.00	\$0.09

Total finance charges

\$161.21

Effective Annual Percentage Rate (APR): 26.24%

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

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

IMPORTANT NEWS

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

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

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

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

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

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-9049. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

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

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or you received payment of your then balance on your previous statement in full by the date and time your payment was due.

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

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

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15296 Wilmington, DE 19850-5296 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

MAI20105

Apr 22 2008

New Balance \$7,182.40
Payment Due Date 04/07/05
Past Due Amount \$0.00
Minimum Payment \$179.00

CHASE BANK ONE

Amount Enclosed \$

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

441712991214014800017900007182403

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

06387 BEX 7 07205
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

5000 16028 22199121401484

CHASE BANK ONE

Statement Date: 02/14/05 - 03/13/05
Payment Due Date: 04/07/05
Minimum Payment Due: \$179.00
CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,217.51
Payment, Credits -\$180.00
Finance Charges +\$144.89
New Balance \$7,182.40

Total Credit Line \$9,400
Available Credit \$2,217
Cash Access Line \$1,880
Available for Cash \$1,876

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
02/28	10600592700000166856486	PAYMENT - THANK YOU	\$180.00	

FINANCE CHARGES

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

Category	Daily Periodic Rate 28 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	07189%	26.24%	\$7,193.72	\$144.81	\$0.00	\$144.81
Cash advances	07189%	26.24%	\$3.85	\$0.08	\$0.00	\$0.08

Total finance charges \$144.89

Effective Annual Percentage Rate (APR): 26.24%

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

IMPORTANT NEWS

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

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

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

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

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

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

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15046, Wilmington, DE 19850-0046. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15230, Wilmington, DE 19850-0230 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

MA020105

Page 15 of 129
Statement for account number: 4417 1299 1214 0148
New Balance \$7,165.21
Payment Due Date 05/08/05
Past Due Amount \$0.00
Minimum Payment \$179.00

CHASE BANK ONE

Apr 22 2008

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

441712991214014800017900007165213

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

12334 BEX Z 10305
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

5000 16028 22199 121401484

CHASE BANK ONE

Statement Date: 03/14/05 - 04/13/05
Payment Due Date: 05/08/05
Minimum Payment Due: \$179.00
CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,182.40	Total Credit Line	\$9,400
Payment, Credits	-\$179.00	Available Credit	\$2,234
Finance Charges	+\$161.81	Cash Access Line	\$1,880
New Balance	\$7,165.21	Available for Cash	\$1,876

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	Reference Number	Merchant Name or Transaction Description	Amount
Date			Credit Debit
04/02	10930922700000208550733	PAYMENT - THANK YOU	\$179.00

FINANCE CHARGES

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

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	07258%	26.49%	\$7,187.64	\$161.72	\$0.00	\$161.72
Cash advances	07258%	26.49%	\$3.94	\$0.09	\$0.00	\$0.09

Total finance charges

\$161.81

Effective Annual Percentage Rate (APR): 26.49%

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

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

IMPORTANT NEWS

Did you know you could transfer balances online?

Check out if you qualify by going to

www.chase.com/balancetransfer.

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.

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.

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

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

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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 15390, Wilmington, DE 19850-5390 as soon as possible. We must hear from you no later than 60 days after we sent you the last bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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MA020105

New Balance \$7,143.66
Payment Due Date 06/07/05
Past Due Amount \$0.00
Minimum Payment \$178.00

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

441712991214014800017800007143669

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

15678 BEX Z 13305 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

5000 160 281 22 199 12 140 148 4

CHASE BANK ONE

Statement Date: 04/14/05 - 05/13/05
Payment Due Date: 06/07/05
Minimum Payment Due: \$178.00
CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,165.21	Total Credit Line	\$9,400
Payment, Credits	-\$179.00	Available Credit	\$2,256
Finance Charges	+\$157.45	Cash Access Line	\$1,880
New Balance	\$7,143.66	Available for Cash	\$1,875

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
05/01	1121121270000245023151	PAYMENT - THANK YOU	\$179.00	

FINANCE CHARGES

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

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07326%	26.74%	\$7,159.91	\$157.36	\$0.00	\$157.36
Cash advances	.07326%	26.74%	\$4.03	\$0.09	\$0.00	\$0.09

Total finance charges \$157.45
Effective Annual Percentage Rate (APR): 26.74%

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

IMPORTANT NEWS

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

Do you wish there were fewer bills in your mailbox?
Switch to Paperless Credit Card Statements
and view it all online.
Sign up at www.chase.com/creditcards today.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

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

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

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

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

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

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases 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 rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

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

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

In your letter, give us the following information:

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

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

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

MA020105

New Balance \$7,128.66
Payment Due Date 07/08/05
Past Due Amount \$0.00
Minimum Payment \$178.00

CHASE BANK ONE

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

441712991214014800017800007128666

05841 BEX 2 16405 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 22199121401484⑈

CHASE BANK ONE

Statement Date: 05/14/05 - 06/13/05
Payment Due Date: 07/08/05
Minimum Payment Due: \$178.00
CUSTOMER SERVICE
In U.S. 1-800-436-7927
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,143.66
Payment, Credits -\$178.00
Finance Charges +\$163.00
New Balance \$7,128.66

Total Credit Line \$9,400
Available Credit \$2,271
Cash Access Line \$1,880
Available for Cash \$1,075

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	Reference Number	Merchant Name or Transaction Description	Amount
Date			Credit Debit
06/06	11571572700000282934717	PAYMENT - THANK YOU	\$178.00

FINANCE CHARGES

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

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07326%	26.74%	\$7,172.52	\$162.90	\$0.00	\$162.90
Cash advances	.07326%	26.74%	\$4.12	\$0.10	\$0.00	\$0.10

Total finance charges

\$163.00

Effective Annual Percentage Rate (APR): 26.74%

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

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

IMPORTANT NEWS

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.

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

Pay your Federal and State quarterly estimated or personal
property taxes through Official Payments Corp.
It's fast, easy and secure.
Simply visit www.officialpayments.com/Chase.jsp
or call 1-800-2PAY-TAX(SM).

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 without an address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

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

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19899-0549. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

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

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or was received payment of your New Balance on your previous statement in full by the date and time your payment was due.

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

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

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15200, Wilmington, DE 19899-0200 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

MA20105



Apr 22 2008

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

441712991214014800017700007109600000004

12970 BEX Z 19405 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 22199121401484⑈



Statement Date: 06/14/05 - 07/13/05
Payment Due Date: 08/07/05
Minimum Payment Due: \$177.00
CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

ACCOUNT INQUIRIES

Previous Balance	\$7,128.66	Total Credit Line	\$9,400	P.O. Box 15298
Payment, Credits	-\$178.00	Available Credit	\$2,290	Wilmington, DE 19850-5298
Finance Charges	+\$158.94	Cash Access Line	\$1,880	PAYMENT ADDRESS
New Balance	\$7,109.60	Available for Cash	\$1,875	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
07/07	1189188270000336146199	PAYMENT - THANK YOU	\$178.00	

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .07395%	26.99%	\$7,159.76	\$158.84	\$0.00	\$158.84
Cash advances	V .07395%	26.99%	\$4.22	\$0.10	\$0.00	\$0.10
Total finance charges						\$158.94

Effective Annual Percentage Rate (APR): 26.99%

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

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.

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 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.

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

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

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

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "hold in it" 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 (i.e., 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 "1" next to a periodic rate on this statement, that rate may vary, and the lender's margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

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

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

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 13296 Wilmington, DE 19850-5296 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

MA071005

New Balance \$7,097.08 Payment Due Date 09/07/05 Past Due Amount \$0.00 Minimum Payment \$177.00



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

441712991214014800017700007097080000006

11086 BEX Z 22505 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 22199121401484⑈



Statement Date: 07/14/05 - 08/13/05
Payment Due Date: 09/07/05
Minimum Payment Due: \$177.00
CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,109.60	Total Credit Line	\$9,400
Payment, Credits	-\$177.00	Available Credit	\$2,302
Finance Charges	+\$164.48	Cash Access Line	\$1,880
New Balance	\$7,097.08	Available for Cash	\$1,875

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
07/31	12122122721253897200005	PAYMENT - THANK YOU	\$177.00	

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 .07463%	27.24%	\$7,105.12	\$164.38	\$0.00	\$164.38
Cash advances	V .07463%	27.24%	\$4.32	\$0.10	\$0.00	\$0.10
Total finance charges						\$164.48

Effective Annual Percentage Rate (APR): 27.24%

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

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

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

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number located on the front of your statement. 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 envelope, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 23 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

Checks Collected Electronically: We reserve the right to electronically collect your regular payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a debit 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 all funds will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by refusing 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: Via calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

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

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

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 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.

MA071005

Statement for account number: 4417 1299 1214 0148

Apr 22 2008

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$7,084.28	10/08/05	\$0.00	\$177.00



Amount Enclosed

\$

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

441712991214014800017700007084280000008

18128 BX Z 25805 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 22199121401484⑈



Statement Date: 08/14/05 - 09/13/05
Payment Due Date: 10/08/05
Minimum Payment Due: \$177.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

ACCOUNT INQUIRIES

Previous Balance	\$7,097.08	Total Credit Line	\$9,400
Payment, Credits	-\$177.00	Available Credit	\$2,315
Finance Charges	+\$184.20	Cash Access Line	\$1,880
New Balance	\$7,084.28	Available for Cash	\$1,875

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
08/31	12442432721944342200006	PAYMENT - THANK YOU	\$177.00	

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 .07463%	27.24%	\$7,092.36	\$164.09	\$0.00	\$164.09
Cash advances	V .07463%	27.24%	\$4.42	\$0.11	\$0.00	\$0.11
Total finance charges						\$164.20

Effective Annual Percentage Rate (APR): 27.24%

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

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

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

IMPORTANT NEWS

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

Conditions of Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 12048, Wilmington, DE 19850-2048. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or no cashed 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 the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of those results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, we multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

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

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

BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 12059 Wilmington, DE 19850-2059 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

MA071006

Statement for account number: 4417 1299 1214 0148

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$7,067.52	11/07/05	\$0.00	\$176.00



Amount Enclosed \$

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

441712991214014800017600007067520000001

 18139 BOX 7 28805 D
 RALPH L CLARK
 KATHLEEN K CLARK
 4293 SANBORN RD
 HOUTZDALE PA 16851-8208

 CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153


⑈5000 16028⑈ 2 2199 12140 1484⑈



Statement Date:	09/14/05 - 10/13/05	CUSTOMER SERVICE
Payment Due Date:	11/07/05	In U.S. 1-800-945-2000
Minimum Payment Due:	\$176.00	Español 1-888-446-3308
		TDD 1-800-955-8060
		Outside U.S. call collect
		1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

ACCOUNT INQUIRIES

Previous Balance	\$7,084.28	Total Credit Line	\$9,400	P.O. Box 15298
Payment, Credits	-\$177.00	Available Credit	\$2,332	Wilmington, DE 19850-5298
Finance Charges	+\$160.24	Cash Access Line	\$1,880	PAYMENT ADDRESS
New Balance	\$7,067.52	Available for Cash	\$1,875	P.O. Box 15153
				Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
10/02	12752752722647621600002	PAYMENT - THANK YOU	\$177.00	

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 .07532%	27.49%	\$7,086.55	\$160.13	\$0.00	\$160.13
Cash advances	V .07532%	27.49%	\$4.53	\$0.11	\$0.00	\$0.11
Total finance charges						\$160.24

Effective Annual Percentage Rate (APR): 27.49%

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

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

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

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date on 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 in full.

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

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

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

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

BILLING RIGHTS SUMMARY

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

MA071006

Page 11 of 129
Statement for account number: 4417 1299 1214 0148
New Balance \$7,057.93
Payment Due Date 12/08/05
Past Due Amount \$0.00
Minimum Payment \$176.00



Apr 22 2008

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

441712991214014800017600007057930000007

15357 BEX Z 91705 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 22199121401484⑈



Statement Date: 10/14/05 - 11/13/05
Payment Due Date: 12/08/05
Minimum Payment Due: \$176.00
CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

ACCOUNT INQUIRIES

Previous Balance	\$7,067.52	Total Credit Line	\$9,400	P.O. Box 15298
Payment, Credits	-\$176.00	Available Credit	\$2,342	Wilmington, DE 19850-5298
Finance Charges	+\$166.41	Cash Access Line	\$1,680	PAYMENT ADDRESS
New Balance	\$7,057.93	Available for Cash	\$1,875	P.O. Box 15153

VISIT US AT:
www.chase.com/creditcards

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/30	13033032723292051600001	PAYMENT - THANK YOU	\$176.00	

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 .07600%	27.74%	\$7,058.42	\$166.30	\$0.00	\$166.30
Cash advances	V .07600%	27.74%	\$4.65	\$0.11	\$0.00	\$0.11
Total finance charges						\$166.41

Effective Annual Percentage Rate (APR): 27.74%

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

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address, visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 4:00 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 4:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

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

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

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

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

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

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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 balances. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases identified 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.

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 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 listing the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

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

MA071006

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Statement for account number: 4417 1299 1214 0148
New Balance \$7,042.76
Payment Due Date 01/07/06
Past Due Amount \$0.00
Minimum Payment \$176.00



Apr 22 2008

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

441712991214014800017600007042760000002

14418 BEX 2 34708 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 2 2 1 9 9 1 2 1 4 0 1 4 8 4 ⑆



Statement Date: 11/14/05 - 12/13/05
Payment Due Date: 01/07/06
Minimum Payment Due: \$176.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

ACCOUNT INQUIRIES

Previous Balance	\$7,057.93	Total Credit Line	\$9,400
Payment, Credits	-\$176.00	Available Credit	\$2,357
Finance Charges	+\$160.83	Cash Access Line	\$1,880
New Balance	\$7,042.76	Available for Cash	\$1,875

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
11/30	13353342724047440000006	PAYMENT - THANK YOU	\$176.00	

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .07600%	27.74%	\$7,048.94	\$160.72	\$0.00	\$160.72
Cash advances	V .07600%	27.74%	\$4.76	\$0.11	\$0.00	\$0.11
Total finance charges						\$160.83

Effective Annual Percentage Rate (APR): 27.74%

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

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

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

IMPORTANT NEWS

Pay today, log on to
www.chase.com/creditcards
It's fast, secure, and free!

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "hold in full" or contains a similar notation or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, 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 debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions

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

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15058 Wilmington, DE 19850-5058 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

MA071006

Page 31 of 129
Statement for account number: 4417 1299 1214 0148
New Balance \$7,034.79 Payment Due Date 02/07/06 Past Due Amount \$0.00 Minimum Payment \$175.00



Apr 22 2008

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

441712991214014800017500007034790000009

09475 BEX 2 01306 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOULTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 2 2199 12140148⑈



Statement Date: 12/14/05 - 01/13/06
Payment Due Date: 02/07/06
Minimum Payment Due: \$175.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

ACCOUNT INQUIRIES

Previous Balance	\$7,042.76	Total Credit Line	\$9,400
Payment, Credits	-\$176.00	Available Credit	\$2,365
Finance Charges	+\$168.03	Cash Access Line	\$1,880
New Balance	\$7,034.79	Available for Cash	\$1,875

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/04	10040042724914886500002	PAYMENT - THANK YOU	\$176.00	

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 .07669%	27.99%	\$7,062.52	\$167.91	\$0.00	\$167.91
Cash advances	V .07669%	27.99%	\$4.87	\$0.12	\$0.00	\$0.12
Total finance charges						\$168.03

Effective Annual Percentage Rate (APR): 27.99%

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

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our request for 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 all images 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 "bill to" or contains a similar notation, or that our other reader 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 Rate and Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whichever 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 ("black transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

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

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

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15259, Wilmington, DE 19850-5259 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, you 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.

MA071005



Apr 22 2008

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

441712991214014600017500007028040000008

14362 BEX Z 04406 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



15000160281 2219912140146411



Statement Date: 01/14/06 - 02/13/06
Payment Due Date: 03/10/06
Minimum Payment Due: \$175.00
CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0146

ACCOUNT INQUIRIES

Previous Balance	\$7,034.79	Total Credit Line	\$9,400	P.O. Box 15298
Payment, Credits	-\$175.00	Available Credit	\$2,371	Wilmington, DE 19850-5298
Finance Charges	+\$158.25	Cash Access Line	\$1,880	PAYMENT ADDRESS
New Balance	\$7,028.04	Available for Cash	\$1,874	P.O. Box 15153

Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
01/27	10270272725515228000004	PAYMENT - THANK YOU	\$175.00	

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 .07737%	28.24%	\$7,009.75	\$168.13	\$0.00	\$168.13
Cash advances	V .07737%	28.24%	\$4.99	\$0.12	\$0.00	\$0.12
Total finance charges						\$168.25

Effective Annual Percentage Rate (APR): 28.24%

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

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

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

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 16040, Wilmington, DE 19803-0040. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these

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

Grace Period (at least 25 days):

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 16020, Wilmington, DE 19803-0200 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 to the Cardmember Service address or telephone number shown on this statement must reach us at least three business days before the automatic payment is scheduled to occur.

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

Apr 22 2008

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Statement for account number: 4417 1299 1214 0145

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$7,041.87	04/07/06	\$0.00	\$176.00



Amount Enclosed \$

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

441712991214014800017600007041870000001

13816 BEX 2 07206 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16951-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈500016028⑈ 22199121401484⑈



Statement Date: 02/14/06 - 03/13/06
Payment Due Date: 04/07/06
Minimum Payment Due: \$176.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

ACCOUNT INQUIRIES

Previous Balance \$7,028.04
Payment, Credits -\$175.00
Purchases, Cash, Debits +\$35.00
Finance Charges +\$153.83
New Balance \$7,041.87

Total Credit Line \$9,400
Available Credit \$2,358
Cash Access Line \$1,880
Available for Cash \$1,874

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
03/10		LATE FEE		\$35.00
03/13	10720722726662251700008	PAYMENT - THANK YOU	175.00	

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 .07737%	28.24%	\$7,095.58	\$153.72	\$0.00	\$153.72
Cash advances	V .07737%	28.24%	\$5.11	\$0.11	\$0.00	\$0.11
Total finance charges						\$153.83

Effective Annual Percentage Rate (APR): 28.24%

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

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

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

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

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

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

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

Grace Period (at least 20 days):

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

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

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

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: 4417 1299 1214 0146

Apr 22 2008

New Balance \$7,001.64
 Payment Due Date 05/08/06
 Past Due Amount \$0.00
 Minimum Payment \$175.00



Amount Enclosed \$

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

441712991214014800017500007001640000001

14371 BEX 2 10306 D
 RALPH L CLARK
 KATHLEEN K CLARK
 4293 SANBORN RD
 HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153



⑈5000 16028⑈ 22199121401484⑈



Statement Date: 03/14/06 - 04/13/06
 Payment Due Date: 05/08/06
 Minimum Payment Due: \$175.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0146

Previous Balance	\$7,041.87	Total Credit Line	\$9,400
Payment, Credits	-\$211.00	Available Credit	\$2,398
Finance Charges	+\$170.77	Cash Access Line	\$1,880
New Balance	\$7,001.64	Available for Cash	\$1,874

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
03/20	74266850793292000248720	Late Fee Reversal DE	\$35.00	
04/07	10970972727373867700005	PAYMENT - THANK YOU	176.00	

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 .07806%	28.49%	\$7,051.39	\$170.64	\$0.00	\$170.64
Cash advances	V .07806%	28.49%	\$5.23	\$0.13	\$0.00	\$0.13
Total finance charges						\$170.77

Effective Annual Percentage Rate (APR): 28.49%

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

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

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

Address Change Request

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

Street Address: _____
 City: _____
 State: _____
 Zip: _____
 Home Phone: _____
 Work Phone: _____
 E-mail Address: _____

Information About Your Account

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

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

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

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-0049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

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

Grace Period (at least 20 days):

We 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 19850-3299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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

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

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

Page 19 of 129
Statement for account number: 4417 1299 1214 0148
New Balance \$6,988.30 Payment Due Date 06/07/06 Past Due Amount \$0.00 Minimum Payment \$174.00



Apr 22 2008

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

441712991214014800017400006988300000006

10111 BEX Z 13906 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-9208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



0500016028: 22199121401484



Statement Date: 04/14/06 - 05/13/06
Payment Due Date: 06/07/06
Minimum Payment Due: \$174.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,001.54	Total Credit Line	\$9,400
Payment, Credits	-\$176.00	Available Credit	\$2,411
Finance Charges	+\$162.66	Cash Access Line	\$1,880
New Balance	\$6,988.30	Available for Cash	\$1,874

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/21	1111111272737621800007	PAYMENT - THANK YOU	\$176.00	

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 .07806%	28.49%	\$6,940.01	\$162.53	\$0.00	\$162.53
Cash advances	V .07806%	28.49%	\$5.36	\$0.13	\$0.00	\$0.13
Total finance charges						\$162.66

Effective Annual Percentage Rate (APR): 28.49%

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

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

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

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

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

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

Grace Period (at least 20 days)

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

the date and time your payment was due. There is no grace period for balance transfers,

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

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

BILLING RIGHTS SUMMARY

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

In your letter, give us the following information:

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

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

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

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Statement for account number: 4417 1299 1214 0148
New Balance \$6,985.27 Payment Due Date 07/08/06 Past Due Amount \$0.00 Minimum Payment \$174.00



Apr 22 2008

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

441712991214014800017400005985270000003

13298 BEX 2 16406 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



15000 160281 2219912140148411



Statement Date: 05/14/06 - 06/13/06
Payment Due Date: 07/08/06
Minimum Payment Due: \$174.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$6,988.30	Total Credit Line	\$9,400
Payment, Credits	-\$174.00	Available Credit	\$2,414
Finance Charges	+\$170.97	Cash Access Line	\$1,880
New Balance	\$6,985.27	Available for Cash	\$1,874

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
06/02	11531532728862580000009	PAYMENT - THANK YOU	\$174.00	

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 .07874%	28.74%	\$6,998.32	\$170.83	\$0.00	\$170.83
Cash advances	V .07874%	28.74%	\$5.49	\$0.14	\$0.00	\$0.14
Total finance charges						\$170.97

Effective Annual Percentage Rate (APR): 28.74%

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

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

IMPORTANT NEWS

Did you know you can use your credit card to access cash
whenever and wherever you need it? All you need is your
PIN (Personal Identification Number) and an ATM.
Just call 1-800-297-4970
to create your PIN today.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

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

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/conversion checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or 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 specified by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add those periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

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

Grace Period (at least 20 days):

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

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

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

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

New Balance \$6,977.72 Payment Due Date 08/07/06 Past Due Amount \$0.00 Minimum Payment \$167.00



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

4417129912140148000167000069777200000000

14417 BEX 2 19406 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 22199121401484⑈



Statement Date: 06/14/06 - 07/13/06
Payment Due Date: 08/07/06
Minimum Payment Due: \$167.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$6,985.27	Total Credit Line	\$9,400
Payment, Credits	-\$174.00	Available Credit	\$2,422
Finance Charges	+\$166.45	Cash Access Line	\$1,880
New Balance	\$6,977.72	Available for Cash	\$1,874

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
06/30	11811812729621029600001	PAYMENT - THANK YOU	\$174.00	

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 .07943%	28.99%	\$6,979.06	\$166.31	\$0.00	\$166.31
Cash advances	V .07943%	28.99%	\$5.63	\$0.14	\$0.00	\$0.14
Total finance charges						\$166.45

Effective Annual Percentage Rate (APR): 28.99%

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

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

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

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.
Just call 1-800-297-4970 to create your PIN today.

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a 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 "0%" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

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

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

Grace Period (at least 25 days):

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

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

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

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

BILLING RIGHTS SUMMARY

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

In your letter, give us the following information:

• Your name and account number

• The dollar amount of the suspected error

• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe like 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 authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

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

Statement for account number: 4417 1299 1214 0148

Apr 22 2008

New Balance \$6,983.14 Payment Due Date 09/07/06 Past Due Amount \$0.00 Minimum Payment \$173.00



Amount Enclosed \$

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

441712991214014800017300006983140000000

13101 85X Z 22505 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑈5000 16028⑈ 22199 12140148⑈



Statement Date: 07/14/06 - 08/13/06
Payment Due Date: 09/07/06
Minimum Payment Due: \$173.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$6,977.72	Total Credit Line	\$9,400
Payment, Credits	-\$167.00	Available Credit	\$2,416
Finance Charges	+\$172.42	Cash Access Line	\$1,880
New Balance	\$6,983.14	Available for Cash	\$1,874

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
08/03	12152152730602234900009	PAYMENT - THANK YOU	\$167.00	

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 .07943%	28.99%	\$6,996.21	\$172.27	\$0.00	\$172.27
Cash advances	V .07943%	28.99%	\$5.77	\$0.15	\$0.00	\$0.15
Total finance charges						\$172.42

Effective Annual Percentage Rate (APR): 28.99%

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

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

IMPORTANT NEWS

Did you know you can use your credit card to access cash
whenever and wherever you need it? All you need is your
PIN (Personal Identification Number) and an ATM.
Just call 1-800-297-4970
to create your PIN today.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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 of the same day you receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic 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 15209, Wilmington, DE 19850-5209. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

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

Grace Period (at least 25 days):

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

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15209, Wilmington, DE 19850-5209 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

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



Apr 22 2008

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

441712991214014800017400006983200000002

14711 BEX 2 25606 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22199121401484⑈



Statement Date: 08/14/06 - 09/13/06
Payment Due Date: 10/08/06
Minimum Payment Due: \$174.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-438-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$6,983.14	Total Credit Line	\$9,400
Payment, Credits	-\$173.00	Available Credit	\$2,416
Finance Charges	+\$173.06	Cash Access Line	\$1,880
New Balance	\$6,983.20	Available for Cash	\$1,873

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
09/07	12502502731572918200004	PAYMENT - THANK YOU	\$173.00	

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .07943%	28.99%	\$7,021.88	\$172.91	\$0.00	\$0.00	\$172.91
Cash advances	V .07943%	28.99%	\$5.93	\$0.15	\$0.00	\$0.00	\$0.15
Total finance charges							\$173.06

Effective Annual Percentage Rate (APR): 28.99%

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

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

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

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.

Just call 1-800-297-4970
to create your PIN today.

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

Notice About Electronic Check 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 as 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 15269, Wilmington, DE 19850-5269. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or 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 are the corresponding APR we use described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

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

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

Grace Period (at least 20 days):

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

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15269, Wilmington, DE 19850-5269 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

• Your name and account number

• The dollar amount of the suspected error

• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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

Special 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.

Apr 22 2008

Page 88 of 129

Statement for account number: 4417 1299 1214 0148

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$6,976.43	11/07/06	\$0.00	\$168.00



Amount Enclosed

\$

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

441712991214014800016800006976430000002

13540 BEX 2 28806 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22199121401484⑈



Statement Date: 09/14/06 - 10/13/06
Payment Due Date: 11/07/06
Minimum Payment Due: \$168.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$6,983.20	Total Credit Line	\$9,400
Payment, Credits	-\$174.00	Available Credit	\$2,423
Finance Charges	+\$167.23	Cash Access Line	\$1,880
New Balance	\$6,976.43	Available for Cash	\$1,873

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
10/06	12792792732454591500007	PAYMENT - THANK YOU	\$174.00	

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	V .07943%	28.99%	\$7,011.62	\$167.08		\$0.00	\$0.00	\$167.08
Cash advances	V .07943%	28.99%	\$6.08	\$0.15		\$0.00	\$0.00	\$0.15
Total finance charges								\$167.23

Effective Annual Percentage Rate (APR): 29.95%

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 the statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on 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 these payments.

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

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 10049, Wilmington, DE 19880-0049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, call Cardmember Service on a separate sheet at P.O. Box 15294, Wilmington, DE 19850-0294 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 this payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

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

Statement for account number: 4417 1299 1214 0141

Apr 22 2008

New Balance \$6,980.68 Payment Due Date 12/08/06 Past Due Amount \$0.00 Minimum Payment \$173.00



Amount Enclosed \$

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

441712991214014800017300006980680000004

16402 BEX Z 31706 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 22199121401484⑈



Statement Date: 10/14/06 - 11/13/06
Payment Due Date: 12/08/06
Minimum Payment Due: \$173.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$6,976.43	Total Credit Line	\$9,400
Payment, Credits	-\$168.00	Available Credit	\$2,419
Finance Charges	+\$172.25	Cash Access Line	\$1,880
New Balance	\$6,980.68	Available for Cash	\$1,873

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
11/02	13063062733306937300000	PAYMENT - THANK YOU	\$168.00	

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	V .07943%	28.99%	\$6,988.63	\$172.09	\$0.00	\$0.00	\$0.00	\$172.09
Cash advances	V .07945%	28.99%	\$6.23	\$0.16	\$0.00	\$0.00	\$0.00	\$0.16
Total finance charges								\$172.25

Effective Annual Percentage Rate (APR): 28.99%

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

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "held in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15040, Wilmington, DE 19803-0540. 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 Recast Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

Apr 22 2008



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

441712991214014800034200007184130000009

15055 BEX Z 34706 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆50001⑆028⑆ 22199121401484⑈



Opening/Closing Date: 11/14/06 - 12/13/06
Payment Due Date: 01/07/07
Minimum Payment Due: \$342.00

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

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$6,980.68	Total Credit Line	\$9,400
Purchases, Cash, Debits	+\$35.00	Available Credit	\$2,215
Finance Charges	+\$168.45	Cash Access Line	\$1,880
New Balance	\$7,184.13	Available for Cash	\$0

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

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

VISIT US AT:
www.chase.com/creditcards

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/08		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Finance Charge	FINANCE CHARGES
Purchases	V .07943%	28.99%	\$7,062.90	\$168.29	\$0.00	\$0.00	\$168.29
Cash advances	V .07943%	28.99%	\$6.39	\$0.16	\$0.00	\$0.00	\$0.16
Total finance charges							\$168.45

Effective Annual Percentage Rate (APR): 28.99%

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

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

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

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

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

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

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge 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 the daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

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

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

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

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

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

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15290, 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.

Apr 22 2008



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.

441712991214014600052200007398360000007

15128 BEX Z 01307 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 2219912140146⑆



Opening/Closing Date: 12/14/06 - 01/13/07
Payment Due Date: 02/07/07
Minimum Payment Due: \$522.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8080
Pay by phone 1-800-438-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0146

Previous Balance	\$7,184.13	Total Credit Line	\$9,400
Purchases, Cash, Debits	+\$35.00	Available Credit	\$2,001
Finance Charges	+\$179.23	Cash Access Line	\$1,880
New Balance	\$7,398.36	Available for Cash	\$0

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

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

VISIT US AT:
www.chase.com/creditcards

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

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/07		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .07943%	28.99%	\$7,271.73	\$179.06	\$0.00	\$0.00	\$179.06
Cash advances	V .07943%	28.99%	\$6.55	\$0.17	\$0.00	\$0.00	\$0.17
Total finance charges							\$179.23

Effective Annual Percentage Rate (APR): 28.99%

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 8 after you enter your account number.

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

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

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

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15249, Wilmington, DE 19850-5249. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by refusing 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 no payable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

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

BILLING RIGHTS SUMMARY

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 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 45 of 129
Statement for account number: 4417 1299 1214 014
New Balance \$7,617.92 Payment Due Date 03/10/07 Past Due Amount \$522.00 Minimum Payment \$707.00



Apr 22 2008

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.

441712991214014800070700007617920000006

16226 BEX Z 04407 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 22199121401484⑈



Opening/Closing Date: 01/14/07 - 02/13/07
Payment Due Date: 03/10/07
Minimum Payment Due: \$707.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,398.36	Total Credit Line	\$9,400
Purchases, Cash, Debits	+\$35.00	Available Credit	\$1,782
Finance Charges	+\$184.56	Cash Access Line	\$1,880
New Balance	\$7,617.92	Available for Cash	\$0

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

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

VISIT US AT:
www.chase.com/creditcards

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-694-8200) today.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
02/07		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp.	Average Daily Balance	Finance Charge Due To	Transaction Periodic Rate	Accumulated Fee	Fin Charge	FINANCE CHARGES
Purchases	V .07943%	28.99%	\$7,488.36	\$184.39	\$0.00	\$0.00	\$0.00	\$184.39
Cash advances	V .07943%	28.99%	\$6.73	\$0.17	\$0.00	\$0.00	\$0.00	\$0.17
Total finance charges								\$184.56

Effective Annual Percentage Rate (APR): 28.99%

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

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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

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

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

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

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

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

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

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

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

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

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

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

BILLING RIGHTS SUMMARY

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

- Your name and account number

- The dollar amount of the suspected error

- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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

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

Apr 22 2008



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.

441712991214014800087900007824270000008

15788 BEX 2 07207 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 150 28⑆ 2 2199 12140 1484⑆



Opening/Closing Date: 02/14/07 - 03/13/07
Payment Due Date: 04/07/07
Minimum Payment Due: \$879.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,617.92	Total Credit Line	\$9,400
Purchases, Cash, Debits	+\$35.00	Available Credit	\$1,575
Finance Charges	+\$171.35	Cash Access Line	\$1,880
New Balance	\$7,824.27	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.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
03/11		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .07943%	28.99%	\$7,697.02	\$171.19	\$0.00	\$0.00	\$171.19
Cash advances	V .07943%	28.99%	\$6.89	\$0.16	\$0.00	\$0.00	\$0.16
Total finance charges							\$171.35

Effective Annual Percentage Rate (APR): 28.99%

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

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

This Statement is a Facsimile - Not an original

Address Change Request

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

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 a.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the 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 19850-0049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate our account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features, to determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing: periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing: that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

• Your name and account number

• The dollar amount of the suspected error

• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rate for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Page 23 of 129
Statement for account number: 4417 1299 1214 014
New Balance \$7,824.27 Payment Due Date 05/08/07 Past Due Amount \$879.00 Minimum Payment \$1,035.00



Apr 22 2008

Amount Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712991214014800103500007824270000003

00188 BEX 9 10307 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 22199 12140 1484⑈



Opening/Closing Date: 03/14/07 - 04/13/07
Payment Due Date: 05/08/07
Minimum Payment Due: \$1,035.00

03/14/07 - 04/13/07
05/08/07
\$1,035.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,824.27
New Balance \$7,824.27

Total Credit Line \$9,400
Available Credit \$1,575
Cash Access Line \$1,880
Available for Cash \$0

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

It's not too late to resolve the outstanding balance on your credit card account. We have a variety of payment options that may be right for you. Call 1-888-792-7547 (collect 1-302-594-8200) today.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	.00000%	0.00%	\$7,817.29	\$0.00		\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$6.98	\$0.00		\$0.00	\$0.00	\$0.00
Total finance charges								\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Family 4 Pack: 4 Tickets to Six Flags for just 99 Dollars!
Now through June 30, 2007, purchase 4 general admission tickets online to any Six Flags Theme Park and pay just 99 Dollars. Log on to your account at Chase.com to take advantage of this exclusive offer.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance 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.



Apr 22 2008

Amount Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712991214014800119100007824270000000

01728 BEX 8 15307 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22199121401484⑈



Opening/Closing Date: 04/14/07 - 05/13/07
Payment Due Date: 06/07/07
Minimum Payment Due: \$1,191.00

04/14/07 - 05/13/07
06/07/07
\$1,191.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance	\$7,324.27	Total Credit Line	\$9,400
New Balance	\$7,324.27	Available Credit	\$1,575
		Cash Access Line	\$1,880
		Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

You haven't made the required payments and your credit card account is 150 days past due.
You can still turn things around. Call us today at 1-888-792-7547 (collect 1-302-594-8200) so
that we can find a solution for your situation.

Your account is closed. Please continue to make monthly payments by the due date until your
balance is paid in full.

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To	Periodic Rate			
Purchases	0.0000%	0.00%	\$7,817.29	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	0.0000%	0.00%	\$6.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction") purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "U" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Page 47 of 129
Statement for account number: 4417 1299 1214 014
New Balance \$7,824.27 Payment Due Date 07/08/07 Past Due Amount \$1,191.00 Minimum Payment \$1,347.00



Apr 22 2008

Amount Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712991214014200134700007824270000007

01742 BEX 9 16407 D
RALPH L CLARK
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 22199121401484⑈



Opening/Closing Date: 05/14/07 - 06/13/07
Payment Due Date: 07/08/07
Minimum Payment Due: \$1,347.00

CUSTOMER SERVICE
In U.S. 1-800-945-2000
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-438-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1299 1214 0148

Previous Balance \$7,824.27
New Balance \$7,824.27

Total Credit Line \$9,400
Available Credit \$1,575
Cash Access Line \$1,880
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.cc/m/creditcards

The outstanding balance on your credit card account is scheduled to be written off as a bad debt shortly. As a result, your credit bureau will be updated with a negative rating that could last for up to seven years. We can still help, but you need to call us now at 1-888-792-7547 (collect 1-302-594-8200).

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To	Periodic Rate			
Purchases	.00000%	0.00%	\$7,817.29	\$0.00		\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$6.98	\$0.00		\$0.00	\$0.00	\$0.00
Total finance charges								\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (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.

Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.

Please make your check payable to First USA Bank, NA.

Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
03/19/02	\$1,437.38	04/13/02	\$0.00	\$28.00	

441712410115673200002800001437383

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

00000000

⑈500016028⑈22141011567324⑈



CUSTOMER SERVICE
1-811-795-0568 (In U.S.)
1-801-594-8200 (Outside U.S.)
1-811-446-3308 (on Express)
1-800-915-1000 (TDD)
www.firsrna.com

ACCOUNT INQUIRIES
100 Box 8650
Wilmington, DE 19899-8650

ADDITIONAL PAYMENTS
P.O. BOX 15153
WILMINGTON DE 19886-5153

Statement Date 03/19/02
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY	
Previous Balance	\$1,456.30
+ Purchases, Fees and Adjustments	\$0.00
+ Cash Advances	\$0.00
+ Finance Charges	\$11.08
- Payments and Credits	\$30.00
= New Balance	\$1,437.38
Payment Due Date	04/13/02
Minimum Payment Due	\$28.00
Total Credit Line	\$4,000
Cash Advances Credit Line	\$800
Available Credit	\$2,562
Available Portion for Cash Advances	\$800

- Cash Advances Credit Line is a portion of your total Credit Line

YOUR REWARDS	
Points Available from Previous Statement	3695
+ Points for Philips Purchases	0
+ Points for Other Purchases	0
+/- Bonus/Adjustments	0
= Total Points Earned (this Statement)	0
- Points Redeemed (this Statement)	0
= Total Points Available	3695

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
0306	0306	7441712EB01494PKM	PAYMENT - THANK YOU	30.00-
0319	0319		*FINANCE CHARGE*	11.08

Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION CALL CARDMEMBER SERVICES. IF A REWARDS COUPON IS ATTACHED YOU MAY NOT RECEIVE A CHECK.

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$1,446.66	\$0.00	.02737%	9.99%	28	\$11.08
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	28	\$0.00
EFFECTIVE ANNUAL PERCENTAGE RATE			9.99%	TOTAL PERIODIC FINANCE CHARGE		\$11.08

Please see reverse side for balance computation method and other important information.

5630 0000 RYD 286 7 13 020319

Page 1 of 1

3366 4000 FIL6 01GS5630 00000000

Check expires 120 days after 03/19/02

2404

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

999
56-1551/441

Date _____

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FIRST USA

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First USA Management Services, Inc., Delaware, OH 43015

Please note, this check does not earn rewards.

Memo _____ 209

Signature _____

⑈044115511⑈37041011567323⑈2404
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441712410115673200003200001645623

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION CALL CARDMEMBER SERVICES. IF A REWARDS COUPON IS ATTACHED, YOU MAY NOT RECEIVE A CHECK.

5630 0000 RYD 286 7 13 020417 Page 1 of 2 3366 4000 FIL6 01CS5630 00000000

	Check expires 120 days after	04/17/02	2506
RALPH L CLARK JR			
KATHLEEN K CLARK			
4293 SANBORN RD			399
HOLLISDALE PA 16661-8208			56-1551/441

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First USA Management Services, Inc. Delaware, OH 43015

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044115511:37041011567323"2506
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Account Number 4417 1241 0115 6732		New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.			
Statement Date 04/17/02	New Balance \$1,645.62	Payment Due Date 05/12/02	Past Due Amount \$0.00	Minimum Payment \$32.00	Amount Enclosed \$

441712410115673200003200001645623

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153
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RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208
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GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND AFR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$1,507.50	\$0.00	.02737%	9.99%	29	\$11.96
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	29	\$0.00
EFFECTIVE ANNUAL PERCENTAGE RATE			9.99%	TOTAL PERIODIC FINANCE CHARGE		\$11.96

Please see reverse side for balance computation method and other important information.

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LINE AT 800-436-7958 AND FOLLOW THE AUTOMATED INSTRUCTIONS.
PAYMENTS ARE POSTED TO YOUR ACCOUNT WITHIN A BUSINESS DAY
OF YOUR CALL AND THERE IS NO FEE FOR THIS PAYMENT SERVICE!



PHILIPS

Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.

Please make your check payable to First USA Bank, NA.

Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
05/17/02	\$1,820.35	06/11/02	\$0.00	\$36.00	

441712410115673200003600001820359

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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CUSTOMER SERVICE
1-888-795-0568 (in U.S.)
1-502-594-4500 (outside U.S.)
1-888-446-3308 (on keypad)
1-800-955-1060 (TDD)
www.firstusa.com

ACCOUNT INQUIRIES
1-800-865-1111
Wilmington, DE 19896-8650

ADDITIONAL PAYMENTS
P.O. BOX 15153
WILMINGTON DE 19886-5153

Statement Date 05/17/02
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY

Previous Balance	\$1,645.61	Payment Due Date	06/11/02
+ Purchases, Fees and Adjustments	\$210.51	Minimum Payment Due	\$36.00
+ Cash Advances	\$0.00	Total Credit Line	\$4,000
+ Finance Charges	\$14.20	Cash Advance Credit Line	\$800
- Payments and Credits	\$50.00	Available Credit	\$2,179
= New Balance	\$1,820.35	Available Portion for Cash Advances	\$800

- Cash Advance Credit Line is a portion of your total Credit Line

YOUR REWARDS

Points Available from Previous Statement	7942
+ Points for Philips Purchases	0
+ Points for Other Purchases	211
+/- Bonus/Adjustments	0
= Total Points Earned this Statement	211
- Points Redeemed this Statement	0
= Total Points Available	4153

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
0503	0503	2438894GB7Q4NVTFD	DRUGSTORE COM 800-378-4786 WA	46.55
0503	0503	2469216GB30G0HNTK	HIC*HICKORY FARMS C/ILG 800-222-4438 OH	23.94
0504	0504	2439900GDS9G9WRKKN	KMAR1 00035642 CLEARFIELD PA	140.04
0504	0504	7441712GD021PLQKZ	PAYMENT - THANK YOU	50.00-
0517	0517		*FINANCE CHARGE*	14.20

Cardmember News

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5630 0000 RYD 286 7 13 020517

Page 1 of 2

3366 4000 FIL6 01CS5630 00000000

Check expires 120 days after 05/17/02

2642

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

999
56-1551/441

Date _____

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Memo _____ 209

Signature _____

⑈044115511⑈37041011567323⑈2642
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Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.
Please make your check payable to First USA Bank, NA.

Statement Date	New Balance	Payment Due Date	Post Due Amount	Minimum Payment	Amount Enclosed \$
05/17/02	\$1,820.35	06/17/02	\$0.00	\$36.00	

441712410115673200003600001820359

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153
|||||

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208
|||||

00000000

⑈5000 160 28⑈22 14 10 11 56 73 24⑈

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$1,729.56	\$0.00	.02737%	9.99%	30	\$14.20
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	30	\$0.00
EFFECTIVE ANNUAL PERCENTAGE RATE			9.99%	TOTAL PERIODIC FINANCE CHARGE		\$14.20

Please see reverse side for balance computation method and other important information.



PHILIPS

Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.
Please make your check payable to First USA Bank, NA.

Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
06/19/02	\$2,185.06	07/14/02	\$0.00	\$43.00	

441712410115673200004300002185063

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

00800080

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CUSTOMER SERVICE
1-888-795-0568 (In U.S.)
1-501-594-8200 (outside U.S.)
1-888-446-3308 (on keypad)
1-800-955-0060 (TDD)
www.firstusa.com

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

ADDITIONAL PAYMENTS
P.O. BOX 15153
WILMINGTON DE 19886-5153

Statement Date 06/19/02
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY

Previous Balance	\$1,820.55	Payment Due Date	07/14/02
+ Purchases, Fees and Adjustments	\$484.73	Minimum Payment Due	\$43.00
+ Cash Advances	\$0.00	Total Credit Line	\$4,000
+ Finance Charges	\$17.56	Cash Advance Credit Line	\$800
- Payments and Credits	\$137.98	Available Credit	\$1,763
= New Balance	\$2,185.06	Available Portion for Cash Advances	\$800

- Cash Advance Credit Line is a portion of your total Credit Line

YOUR REWARDS

Points Available from Previous Statement	4153
+ Points for Philips Purchases	0
+ Points for Other Purchases	447
+/- Bonus/Adjustments	0
= Total Points Earned this Statement	447
- Points Redeemed this Statement	0
= Total Points Available	4600

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
0510	0518	2415259GV2L1F5JQK	AT&T CALL 814-236-1265 800-6572466 NJ	6.64
0510	0518	2415259GV2L1HPYJM	AT&T CALL 814-339-6253 800-6572466 NJ	5.09
0510	0518	2415259GV2L1BJUD9	AT&T CALL 03396253 800-6572466 NJ	10.68
0511	0518	2415259GV2L1HPYV6	AT&T CALL 814-236-1265 800-6572466 NJ	5.09
0512	0518	2415259GV1R96NTD7	AT&T CALL 814-765-4458 800-6572466 NJ	4.06
0528	0528	2469216H400JL7RL9	AMAZON.COM *SUPERSTOR 800-201-7575 WA	16.99
0529	0529	2469216H500KJUBJ2	AMAZON.COM *SUPERSTOR 800-201-7575 WA	94.93
0529	0529	2469216H500KQZW9A	AMAZON.COM *SUPERSTOR 800-201-7575 WA	10.13
0530	0530	2441800H74QLQHS6H	OMAHASTEAKS.COM INC 800-2289872 NE	37.48
0605	0605	7441712HQ14VF1GN	PAYMENT - THANK YOU	100.00-
0609	0609	2461043HH2329XZ7D	RAMADA INNS DUBOIS 1 DUBOIS PA	84.80
0610	0610	2461043HH2329XZ7D	RAMADA INNS DUBOIS 1 DUBOIS PA	84.80
0611	0611	2438894HK7Q4YSZW3	DRUGSTORE.COM 800-378-4786 WA	10.37
0613	0613	2449215HMLEXP1KLN	PROFLOWERS.COM 888-373-7437 CA	47.97
0614	0614	7449215HMLEXPDRZ1	PROFLOWERS.COM 888-373-7437 CA	37.98-
0616	0616	2479262HP6E4N25NY	RUBY TUESDAY #3774 ALTOONA PA	65.70
0619	0619		*FINANCE CHARGE*	17.96

5630 0800 RYD 286 7 13 020619

Page 1 of 2

3366 4000 FIL6 016S5630 00800080

Check expires 120 days after 06/19/02

2783

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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Signature

⑈0444 155 1 1 1 3 704 10 1 1 56 73 23⑈2 783
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Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.
Please make your check payable to First USA Bank, NA.

Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
06/19/02	\$2,185.06	07/14/02	\$0.00	\$43.00	

441712410115673200004300002185063

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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Cardmember News

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GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$1,988.02	\$0.00	.02737%	9.99%	33	\$17.96
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	33	\$0.00
EFFECTIVE ANNUAL PERCENTAGE RATE			9.99%	TOTAL PERIODIC FINANCE CHARGE		\$17.96

Please see reverse side for balance computation method and other important information.

5630 0800 RYD 286 7 13 020619

Page 2 of 2

3366 4000 FIL6 01CS5630 00000000



PHILIPS

Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.
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Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
07/19/02	\$2,639.28	08/13/02	\$0.00	\$52.00	

441712410115673200005200002639284

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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1-502-594-8200 (Outside U.S.)
1-888-446-3308 (on keypad)
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www.firsusa.comACCOUNT INQUIRIES
170 Box 8650
Wilmington, DE 19799-8650ADDITIONAL PAYMENTS
P.O. BOX 15153
WILMINGTON DE 19886-5153Statement Date 07/19/02
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY

Previous Balance	\$2,185.06	Payment Due Date	08/13/02
+ Purchases, Fees and Adjustments	\$528.34	Minimum Payment Due	\$52.00
+ Cash Advances	\$0.00	Total Credit Line	\$4,000
+ Finance Charges	\$25.88	Cash Advance Credit Line	\$800
- Payments and Credits	\$100.00	Available Credit	\$1,311
= New Balance	\$2,639.28	Available Portion for Cash Advances	\$800

- Cash Advance Credit Line is a portion of your total Credit Line

YOUR REWARDS

Points Available from Previous Statement	4600
+ Points for Points Purchases	0
+ Points for Other Purchases	527
+/- Bonus/Adjustments	0
= Total Points Earned this Statement	527
- Points Redeemed this Statement	0
= Total Points Available	4927

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
0619	0620	2444500HVDA00GQD2	BILO FOODS #9237 SC2 CLEARFIELD PA	51.12
0621	0625	2464000X016GR11D0	2868-3 CHECK TO THE BENNETT HOUSE FINE RA	202.00
0625	0625		*FINANCE CHARGE* TRANSACTION FEE	6.06
0701	0701	2441800775AE8590Q	OMAHASTEAKS.COM INC 800-2289872 NE	95.49
0701	0701	7441712K6C151FJVA	PAYMENT- THANK YOU	100.00
0704	0704	2429916JAEHTA1BB4	JCPENNEY CATALOG 800-221-3005 CT	67.19
0713	0713	2445501J6QEZYZX4	SHEETZ #252 CLEARFIELD PA	11.00
0715	0715	2444574JMDKVSHH0G	OFFICE DEPOT #374 STATE COLLEGE PA	63.59
0716	0716	2438894JNKGBOGF0Z	DRUGSTORE.COM 800-378-4786 WA	37.95
0719	0719		*FINANCE CHARGE*	18.86

PROMOTIONAL RATE SUMMARY
CORRESPONDING PROMOTIONAL APR 6.990%
PROMOTIONAL AVERAGE DAILY BALANCE \$168.72
REMAINING PROMOTIONAL BALANCE \$209.02
PROMOTIONAL FINANCE CHARGE \$0.96

5650 0800 RYD 286 7 13 020719

Page 1 of 2

5366 4000 FIL6 01CS5650 00000000

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

Check expires 120 days after 07/19/02

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Account Number 4417 1241 0115 6732		New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.		
Statement Date 07/19/02	New Balance \$2,639.28	Payment Due Date 08/13/02	Past Due Amount \$0.00	Minimum Payment \$52.00
				Amount Enclosed \$

441712410115673200005200002639284

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153
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RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208
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Cardmember News

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GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$2,296.34	\$0.00	.02737%	9.99%	30	\$18.86
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	30	\$0.00
Promotions	\$168.72	\$0.00	.01916%	6.99%	30	\$0.96
EFFECTIVE ANNUAL PERCENTAGE RATE			12.43%	TOTAL PERIODIC FINANCE CHARGE		\$25.88

Please see reverse side for balance computation method and other important information.

5630 0800 RYD 286 7 13 020719

Page 2 of 2

3366 4000 FIL6 01GS5630 00800000



PHILIPS

Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.
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Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
08/20/02	\$3,097.16	09/14/02	\$0.00	\$61.00	

441712410115673200006100003097160

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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CUSTOMER SERVICE
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1-502-594-8200 (Outside U.S.)
1-888-444-3308 (on Express)
1-800-955-1060 (TDD)
www.firstusa.com

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

ADDITIONAL PAYMENTS
P.O. BOX 15153
WILMINGTON DE 19886-5153

Statement Date 08/20/02
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY

Previous Balance	\$2,639.28	Payment Due Date	09/14/02
+ Purchases, Fees and Adjustments	\$526.71	Minimum Payment Due	\$61.00
+ Cash Advances	\$0.00	Total Credit Line	\$5,500
+ Finance Charges	\$24.71	Cash Advance Credit Line	\$1,100
- Payments and Credits	\$93.54	Available Credit	\$2,169
= New Balance	\$3,097.16	Available Portion for Cash Advances	\$1,100

* Cash Advance Credit Line is a portion of your total Credit Line

YOUR REWARDS

Points Available from Previous Statement	4927
+ Points for Phillips Purchases	0
+ Points for Other Purchases	509
+/- Bonus/Adjustments	0
= Total Points Earned this Statement	509
- Points Redeemed this Statement	0
= Total Points Available	5436

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
0719	0720	2439900JST4Z8VJ0H	FASHION BUG 00033795 CLEARFIELD PA	34.45
0720	0720	2469216J100RG9EJK	CC *UBID 888-900-8243 CA	14.00
0726	0726	2422638JZAG3LV8W1	WM SUPERCENTER CLEARFIELD PA	51.49
0727	0727	2444574K1DRQ81A5Q	OFFICE DEPOT #374 STATE COLLEGE PA	70.42
0729	0729	2469216K2004M9QMJ	AMAZON.COM *SUPERSTOR 800-201-7575 WA	30.88
0730	0730	2461043K40356RPMB	QVC*2207454654 800-367-9444 PA	55.48
0730	0730	2461043K40356RPMK	QVC*2736398582 800-367-9444 PA	38.18
0803	0803	7441712K8015TSYSG	PAYMENT - THANK YOU	75.00
0811	0811	2439900KGT4Z8VFYH	FASHION BUG 00033795 CLEARFIELD PA	54.40
0812	0812	7439900KHT4Z8VFIK	FASHION BUG 00033795 CLEARFIELD PA	18.54
0816	0816	2469216KL00W3WSEK	AMAZON.COM *SUPERSTOR 800-201-7575 WA	32.99
0817	0817	2466100KN43GYL9Q5	WOOLRICH STORE WOOLRICH PA	144.42
0820	0820		*FINANCE CHARGE*	23.62

PROMOTIONAL RATE SUMMARY
CORRESPONDING PROMOTIONAL APR 6.990%
PROMOTIONAL AVERAGE DAILY BALANCE \$178.01
REMAINING PROMOTIONAL BALANCE \$153.97
PROMOTIONAL FINANCE CHARGE \$1.09

5630 0800 RYD 286 7 13 020828

Page 1 of 2

3366 4000 FIL6 01655630 00000000

Check expires 120 days after 08/20/02

2992

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

999
56-1551/441

Date _____

Pay To The Order Of **VOID VOID VOID** \$ _____

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First USA Management Services, Inc., Delaware, OH 43015

Memo _____ 209

Signature _____

⑆044 1 555 1 ⑆ 3 704 10 1 1 5 6 7 3 2 ⑆⑆ 2992
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Account Number 44171241 0115 6732

New Address or E-mail? Print on back.
Please make your check payable to First USA Bank, NA.

Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
08/20/02	\$3,097.16	09/14/02	\$0.00	\$61.00	

441712410115673200006100003097160

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

00800080

⑆5000 160 28⑆2 2 1 1 10 1 1 56 7 3 2 ⑆⑆

CONGRATULATIONS! YOUR CREDIT LINE HAS BEEN
INCREASED TO \$5,500. USE YOUR NEW PURCHASING
POWER FOR ANY PURPOSE YOU CHOOSE. THANK YOU
FOR BEING A WONDERFUL CUSTOMER.

Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS
STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE
BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR
DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE
TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$2,697.64	\$0.00	.02737%	9.99%	32	\$23.62
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	32	\$0.00
Promotions	\$178.01	\$0.00	.01916%	6.99%	32	\$1.09
EFFECTIVE ANNUAL PERCENTAGE RATE			9.80%	TOTAL PERIODIC FINANCE CHARGE		\$24.71

Please see reverse side for balance computation method and other important information.

5630 0800 RVD 286 7 13 020821

Page 2 of 2

3366 4000 FIL6 01C55630 00000000



PHILIPS

Account Number 4417 1241 0115 6732		New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.		
Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment
09/19/02	\$3,938.54	10/14/02	\$0.00	\$78.00
				Amount Enclosed \$

441712410115673200007800003938540

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOULTZDALE PA 16651-8208

00000000

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CUSTOMER SERVICE
1-811-795-0568 (In U.S.)
1-501-594-4200 (outside U.S.)
1-811-446-3308 (on Express)
1-800-955-6050 (TDD)
www.firstusa.com

ACCOUNT INQUIRIES
1-800-850-8550
Wilmington, DE 19890-8650

ADDITIONAL PAYMENTS
P.O. BOX 15153
WILMINGTON DE 19886-5153

Statement Date 09/19/02
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY	
Previous Balance	\$5,097.16
+ Purchases, Fees and Adjustments	\$887.37
+ Cash Advances	\$0.00
+ Finance Charges	\$30.19
- Payments and Credits	\$76.13
= New Balance	\$5,938.54
Payment Due Date	10/14/02
Minimum Payment Due	\$78.00
Total Credit Line	\$3,500
Cash Advance Credit Line	\$1,100
Available Credit	\$1,561
Available Portion for Cash Advances	\$1,100

- Cash Advance Credit Line is a portion of your total Credit Line

YOUR REWARDS	
Points Available from Previous Statement	5436
+ Points for Points Purchases	0
+ Points for Other Purchases	887
+/- Bonus/Adjustments	0
= Total Points Earned this Statement	887
- Points Redeemed this Statement	0
= Total Points Available	6323

TRANS	POST	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
DATE	DATE			
0820	0821	2422638KRAFRJAT4L	WM SUPERCENTER CLEARFIELD PA	233.32
0823	0823	2469216KV0085AS4S	AMAZON.COM *SUPERSTOR 800-201-7575 WA	21.16
0825	0825	2416407KYGG2431F3Q	AMES DEPT STOR00000711 PHILIPSBURG PA	87.92
0825	0825	2444500KZE4Q32JL	BILO FOODS #9216 SC2 PHILIPSBURG PA	32.37
0826	0826	2461043KZ05TK3RAQ	TIGER DIRECT 800-388-6111 IL	111.87
0828	0828	2422638LDAFYKPKX86	WM SUPERCENTER CLEARFIELD PA	56.24
0829	0829	2469216LJ001X4WE9	AMAZON.COM *SUPERSTOR 800-201-7575 WA	1.18
0831	0831	2471705LAJNA8G8LR	BICKEL'S SURPLUS ALTOONA PA	30.62
0831	0831	2471705LAJNA8R0BE	BICKEL'S SURPLUS ALTOONA PA	34.50
0903	0903	2469216LJ000RMEN7	HAMMACHER.COM 800-233-4800 IL	47.90
0903	0903	2441712LJ014ZKTA3	PAYMENT - THANK YOU	75.00
0904	0904	2469216LJ00N4WXP6	AMAZON.COM *SUPERSTOR 800-201-7575 WA	9.97
0904	0904	2469216LJ00N4WXP6	AMAZON.COM *SUPERSTOR 800-201-7575 WA	87.79
0906	0906	2422638LJ9AG56PN34	WM SUPERCENTER CLEARFIELD PA	44.43
0910	0910	2452900LE5FGMEDMY	ED FOODS POINTE CLAI CD	3.04
		- 09/10	CA DOLLAR	
		- 09/10	4.63 X 0.65658747	
0917	0917	2422638LLAFBKKXS1	WM SUPERCENTER CLEARFIELD PA	86.24
0919	0919		*FINANCE CHARGE*	29.48

5650 0000 RYD 286 7 13 020919

Page 1 of 2

3366 4000 FIL6 01CS5650 00000000

Check expires 120 days after 09/19/02

3186

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOULTZDALE PA 16651-8208

999
56-1551/441

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Date

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Memo 209

Signature

1:044115511:37041011567323113186

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Account Number 4417 1241 0115 6732		New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.		
Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment
09/19/02	\$3,938.54	10/14/02	\$0.00	\$78.00
				Amount Enclosed \$

441712410115673200007800003938540

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153
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RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208
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PROMOTIONAL RATE SUMMARY
CORRESPONDING PROMOTIONAL APR 6.990%
PROMOTIONAL AVERAGE DAILY BALANCE \$125.23
REMAINING PROMOTIONAL BALANCE \$103.30
PROMOTIONAL FINANCE CHARGE \$0.71

Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$3,589.45	\$0.00	.02737%	9.99%	30	\$29.48
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	30	\$0.00
Promotions	\$125.23	\$0.00	.01910%	6.99%	30	\$0.71
EFFECTIVE ANNUAL PERCENTAGE RATE			9.89%	TOTAL PERIODIC FINANCE CHARGE		\$30.19

Please see reverse side for balance computation method and other important information.

5630 0800 RYD 286 7 13 020919

Page 2 of 2

3366 4000 FIL6 01CS5630 00000000



PHILIPS

Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.
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Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
10/18/02	\$4,324.88	11/12/02	\$0.00	\$86.00	

441712410115673200008600004324883

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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CUSTOMER SERVICE
1-866-795-0568 (In U.S.)
1-502-594-8200 (outside U.S.)
1-866-446-3304 (on keypad)
1-800-955-4060 (TDD)
www.firstusa.comACCOUNT INQUIRIES
1-800-865-0
Wilmington, DE 19899-8650ADDITIONAL PAYMENTS
P.O. BOX 15153
WILMINGTON DE 19886-5153Statement Date 10/18/02
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY

Previous Balance	\$5,938.54	Payment Due Date	11/12/02
+ Purchases, Fees and Adjustments	\$453.71	Minimum Payment Due	\$86.00
+ Cash Advances	\$0.00	Total Credit Line	\$5,300
+ Finance Charges	\$32.63	Cash Advances Credit Line	\$1,100
- Payments and Credits	\$100.00	Available Credit	\$1,175
= New Balance	\$4,324.88	Available Portion for Cash Advances	\$1,100

- Cash Advances Credit Line is a portion
of your total Credit Line

YOUR REWARDS

Points Available from Previous Statement	6321
+ Points for Philips Purchases	0
+ Points for Other Purchases	454
+/- Bonus/Adjustments	0
= Total Points Earned this Statement	454
- Points Redeemed this Statement	0
= Total Points Available	6777

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
0920	0920	2445501LP6JW800PT	SHEETZ #252 CLEARFIELD PA	10.75
0921	0921	2444574L1EE8JED53	OFFICE DEPOT #374 STATE COLLEGE PA	44.25
0928	0928	2445501L26KFW2RKM	PROSPECTORS ALLEGHE STATE COLLEGE PA	51.69
0930	0930	2422638M1AFRVYW1S	WM SUPERCENTER CLEARFIELD PA	79.28
1002	1002	7441712M3015TLXEF	PAYMENT - THANK YOU	100.00-
1005	1005	2402946M7EX8LYQH9	DISCOUNT SURPLUS OUTLET ALTOONA PA	14.43
1005	1005	2410838M760125PF4	TGI FRIDAYS- ALTOONA ALTOONA PA	43.89
1005	1005	2471705M7JNENGPFP	BICKEL'S SURPLUS HOLLIDAYSBURG PA	28.15
1007	1007	2461043M903T51FP3	QVC*3002788196*1 OF 3 800-367-9444 PA	43.57
1011	1011	2415802ME47WH7ED9	DAMONS STATE COLLEGE STATE COLLEGE PA	43.02
1011	1011	2422638MQAG0LP922	WM SUPERCENTER CLEARFIELD PA	36.11
1011	1011	2461043MQ03P8KPIF	PURITAN'S PRIDE VITAMINS 800-645-9594 NY	23.48
1015	1015	2469216MG00N KMP88	CC *UBID 888-900-8243 CA	8.00
1017	1017	2471705MKJNR765SG	BICKEL'S SURPLUS ALTOONA PA	27.09
1018	1018		*FINANCE CHARGE*	32.29

PROMOTIONAL RATE SUMMARY
CORRESPONDING PROMOTIONAL APR 6.990%
PROMOTIONAL AVERAGE DAILY BALANCE \$62.16
REMAINING PROMOTIONAL BALANCE \$33.12
PROMOTIONAL FINANCE CHARGE \$0.34

5630 0000 RYD 286 7 13 021018

Page 1 of 2

3366 4000 FIL6 01655630 00000000

Check expires 120 days after 10/18/02

3344

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208999
56-1551/441

Date _____

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First USA Management Services, Inc., Delaware, OH 43015

Memo _____ 202

Signature _____

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Account Number 4417 1241 0115 6732		New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.		
Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment
10/18/02	\$4,324.88	11/12/02	\$0.00	\$86.00
				Amount Enclosed \$

441712410115673200008600004324883

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE		DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
	CURRENT CYCLE	PREVIOUS CYCLE				
Purchases	\$4,067.09	\$0.00	.02737%	9.99%	29	\$32.29
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	29	\$0.00
Promotions	\$62.16	\$0.00	.01916%	6.99%	29	\$0.34
EFFECTIVE ANNUAL PERCENTAGE RATE			9.95%	TOTAL PERIODIC FINANCE CHARGE		\$32.63

Please see reverse side for balance computation method and other important information.

5630 0800 RVD

286 7 13 021016

Page 2 of 2

5366 4000 FIL6 01G55630 00000000



PHILIPS

Account Number 4417 1241 0115 6732		New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.	
Statement Date 11/19/02	New Balance \$4,698.57	Payment Due Date 12/14/02	Payment Amount \$0.00
		Minimum Payment \$93.00	Amount Enclosed \$

441712410115673200009300004698571

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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CUSTOMER SERVICE
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1-501-594-8200 (Outside U.S.)
1-888-946-3308 (en Español)
1-800-915-8060 (TDD)
www.firvusa.com

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

ADDITIONAL PAYMENTS
P.O. BOX 15153
WILMINGTON DE 19886-5153

Statement Date 11/19/02
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY		YOUR REWARDS	
Previous Balance	\$4,324.88	Points Available from Previous Statement	6777
+ Purchases, Fees and Adjustments	\$433.43	+ Points for Philips Purchases	0
+ Cash Advances	\$0.00	+ Points for Other Purchases	454
+ Finance Charges	\$40.26	+/- Bonus/Adjustments	0
- Payments and Credits	\$100.00	= Total Points Earned this Statement	454
= New Balance	\$4,698.57	- Points Redeemed this Statement	5900
		= Total Points Available	1311
Payment Due Date 12/14/02 Minimum Payment Due \$93.00 Total Credit Line \$5,500 Cash Advance Credit Line \$1,100 Available Credit \$801 Available Portion for Cash Advances \$801 - Cash Advance Credit Line is a portion of your total Credit Line			

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
1017	1019	2441800MK8T0Y9H66	OMAHASTEAKS.COM INC 800-2289872 NE	198.51
1025	1025	2413829MVQKVSNNX	WALDENBOOKS 1154 DUBOIS PA	48.71
1029	1029	2416407MYLN5EL59X	WWW.KETOYS.COM00000018 877-452-5437 CO	24.13
1102	1102	2424651N35V4QZM22	PHILPSBURG TRUE VALUE PHILPSBURG PA	29.65
1104	1104	7441712N40144N8E0	PAYMENT - THANK YOU	100.00
1107	1107	2423342N8GB0ZJGH4	NEXIDAYPC.COM 831-657-0123 CA	45.75
1109	1109	2461043N9031JNKJL	QVC*3002788196*2 OF 3 800-367-9444 PA	43.57
1118	1118	2422638NJAFCX8ZV0	WM SUPERCENTER CLEARFIELD PA	43.11
1119	1119		*FINANCE CHARGE*	40.16

PROMOTIONAL RATE SUMMARY	
CORRESPONDING PROMOTIONAL APR	6.990%
PROMOTIONAL AVERAGE DAILY BALANCE	\$16.63
REMAINING PROMOTIONAL BALANCE	\$0.10
PROMOTIONAL FINANCE CHARGE	\$0.10

5630 0000 RYD 286 7 13 021119

Page 1 of 2

3366 4000 FIL6 01655630 00000000

Check expires 120 days after 11/19/02

3493

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KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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56-1551/441

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Memo _____ 209

Signature _____

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Account Number 441712410156732

New Address or E-mail? Print on back.
Please make your check payable to First USA Bank, NA.

Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
11/19/02	\$4,698.57	12/14/02	\$0.00	\$93.00	

44171241015673200009300004698571

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153
|||||

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208
|||||

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Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 9.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$4,585.23	\$0.00	.02137%	9.99%	32	\$40.16
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	32	\$0.00
Penalties	\$16.63	\$0.00	.01916%	6.99%	32	\$0.10
EFFECTIVE ANNUAL PERCENTAGE RATE			9.98%	TOTAL PERIODIC FINANCE CHARGE		\$40.26

Please see reverse side for balance computation method and other important information.

5630 0800 RYD 286 7 13 021119

Page 2 of 2

3366 4000 FIL6 01CS5630 00000000



PHILIPS

Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.
Please make your check payable to First USA Bank, NA.

Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment
12/18/02	\$4,765.35	01/12/03	\$0.00	\$95.00

Amount
Enclosed \$

441712410115673200009500004765359

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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1-302-594-8200 (Outside U.S.)
1-888-446-3308 (on Express)
1-800-955-8060 (TDD)
www.firstrun.com

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

ADDITIONAL PAYMENTS
P.O. Box 15153
WILMINGTON DE 19886-5153

Statement Date 12/18/02
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY

Previous Balance	\$4,698.57	Payment Due Date	01/12/03
+ Purchases, Fees and Adjustments	\$129.12	Minimum Payment Due	\$95.00
+ Cash Advances	\$0.00	Total Credit Line	\$5,500
+ Finance Charges	\$37.66	Cash Advance Credit Line	\$1,100
- Payments and Credits	\$100.00	Available Credit	\$734
= New Balance	\$4,765.35	Available Portion for Cash Advances	\$734

- Cash Advance Credit Line is a portion of your total Credit Line

YOUR REWARDS

Points Available from Previous Statement	1311
+ Points for Phillips Purchases	0
+ Points for Other Purchases	150
+/- Bonus/Adjustments	0
= Total Points Earned this Statement	150
- Points Redeemed this Statement	0
= Total Points Available	1441

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
1125	1125	2416405NT59G70GEM	EXXONMOBIL75 29148459 PHILIPSBURG PA	13.00
1127	1127	2461043NV03V68VG1	QVC*3005557929*1 OF 3 800-367-9444 PA	72.55
1204	1204	7441712P2014PVY9M	PAYMENT- THANK YOU	100.00-
1210	1210	2461043P803VBEHS8	QVC*3002788196*3 OF 3 800-367-9444 PA	43.57
1218	1218		*FINANCE CHARGE*	37.66

PROMOTIONAL RATE SUMMARY
CORRESPONDING PROMOTIONAL APR 6.990%
PROMOTIONAL AVERAGE DAILY BALANCE \$0.04
REMAINING PROMOTIONAL BALANCE \$0.00
PROMOTIONAL FINANCE CHARGE \$0.00

Cardmember News

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5650 0800 RYD 286 7 13 021218

Page 1 of 2

5366 4000 FIL6 01CS5630 00000800

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

Check expires 120 days after 12/18/02

3612

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56-1551/441

Pay To The Order Of **VOID VOID VOID** \$ Date _____

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Payable through:
First USA Management Services, Inc., Delaware, OH 43015

Memo 209

Signature _____

⑈044115511⑈37041011567323⑈3612
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Account Number 4417 1241 0115 6732		New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.	
Statement Date 12/18/02	New Balance \$4,765.35	Payment Due Date 01/12/03	Past Due Amount \$0.00
		Minimum Payment \$95.00	Amount Enclosed \$

441712410115673200009500004765359

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153
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RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208
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GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$4,744.25	\$0.00	.02737%	9.99%	29	\$37.66
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	29	\$0.00
Promotions	\$0.04	\$0.00	.01916%	6.99%	29	\$0.00
EFFECTIVE ANNUAL PERCENTAGE RATE			9.99%	TOTAL PERIODIC FINANCE CHARGE		\$37.66

Please see reverse side for balance computation method and other important information.

THE YEAR END SUMMARY, A RECAP OF ALL YOUR 2002 CREDIT CARD CHARGES, IS ONE OF THE GREAT BENEFITS WE OFFER OUR VALUED CARDMEMBERS. YOUR COPY CAN BE ORDERED UNTIL 3/15/2003. CALL 1-877-YES-3505 NOW. ORDERS WILL BE PROCESSED BEGINNING JANUARY 2003. PLEASE ALLOW 6-8 WEEKS FOR DELIVERY.



PHILIPS

Account Number 4417 1241 0115 6732

New Address or E-mail? Print on back.
Please make your check payable to First USA Bank, NA.

Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed \$
01/20/03	\$4,831.75	12/14/03	\$0.00	\$96.00	

441712410115673200009600004831753

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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CUSTOMER SERVICE
1-888-795-0568 (In U.S.)
1-502-594-8200 (Outside U.S.)
1-888-446-3308 (on keypad)
1-800-955-8060 (TDD)
www.firvsa.comACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650ADDITIONAL PAYMENTS
P.O. BOX 15153
WILMINGTON DE 19886-5153Statement Date 01/20/03
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY

Previous Balance	\$4,765.35	Payment Due Date	12/14/03
+ Purchases, Fees and Adjustments	\$117.88	Minimum Payment Due	\$96.00
+ Cash Advances	\$0.00	Total Credit Line	\$5,500
+ Finance Charges	\$43.52	Cash Advance Credit Line	\$1,100
- Payments and Credits	\$95.00	Available Credit	\$668
= New Balance	\$4,831.75	Available Portion for Cash Advances	\$668

- Cash Advance Credit Line is a portion of your total Credit Line

YOUR REWARDS

Points Available for Previous Statement	1441
+ Points for Philips Purchases	0
+ Points for Other Purchases	118
+/- Bonus/Adjustments	0
= Total Points Earned this Statement	118
- Points Redeemed this Statement	0
= Total Points Available	1559

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
1230	1230	2423342FXGB0ZZ7ZW	NEXTDAYPC.COM 831-657-0123 CA	45.33
1230	1230	2461043FW03SS5A10	QVC*3005557929*2 OF 3 800-367-9444 PA	72.55
0105	0105	744171205014LYWQF	PAYMENT - THANK YOU	95.00-
0120	0120		*FINANCE CHARGE*	43.52

Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 5.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

5630 0800 RYD 286 7 15 050128

Page 1 of 2

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RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

Check expires 120 days after 01/20/03

3843

999
56-1551/441Pay To The
Order Of

VOID VOID VOID

\$

Date

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Dollars

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

Memo

209

Signature

⑈044 1 1 5 5 1 1 ⑈ 3 7 0 4 1 0 1 1 5 6 7 3 2 3 ⑈ 3 8 4 3
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Account Number 4417 1241 0115 6732		New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.		
Statement Date	New Balance	Payment Due Date	Past Due Amount	Minimum Payment
01/20/03	\$4,831.75	02/14/03	\$0.00	\$96.00
				Amount Enclosed \$

441712410115673200009600004831753

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153
|||||

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208
|||||

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⑈500016028⑈22141011567324⑈

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$4,818.93	\$0.00	.02737%	9.99%	33	\$43.52
Cash Advances	\$0.00	\$0.00	.05477%	19.99%	33	\$0.00
EFFECTIVE ANNUAL PERCENTAGE RATE			9.99%	TOTAL PERIODIC FINANCE CHARGE		\$43.52

Please see reverse side for balance computation method and other important information.

THE YEAR END SUMMARY OF YOUR ACCOUNT CHARGES IS ONE OF THE
GREAT BENEFITS WE OFFER OUR VALUED CARDMEMBERS AT NO COST
TO YOU. ORDER YOUR COPY BY 3/15/03. IF YOU NEED IT FOR TAX
PURPOSES, PLEASE ORDER BY 2/15/03 TO ENSURE TIMELY DELIVERY.
CALL 1-877-YES-3505. PLEASE ALLOW 6-8 WEEKS FOR DELIVERY.



PHILIPS

Account Number 4417 1241 0115 6732		New Address or E-mail? Print on back. Please make your check payable to First USA Bank, NA.	
Statement Date 02/19/03	New Balance \$4,848.15	Payment Due Date 03/16/03	Past Due Amount \$0.00
		Minimum Payment \$96.00	Amount Enclosed \$

441712410115673200009600004848153

FIRST USA BANK, NA
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

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CUSTOMER SERVICE
1-888-795-0568 (In U.S.)
1-502-594-0200 (Outside U.S.)
1-888-446-3308 (on Express)
1-800-955-1060 (TDD)
www.firstusa.com

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

ADDITIONAL PAYMENTS
P.O. Box 15153
WILMINGTON DE 19886-5153

Statement Date 02/19/03
Account Number 4417 1241 0115 6732

ACCOUNT SUMMARY	
Previous Balance	\$4,831.75
+ Purchases, Fees and Adjustments	\$72.55
+ Cash Advances	\$0.00
+ Finance Charges	\$39.85
- Payments and Credits	\$96.00
= New Balance	\$4,848.15
Payment Due Date	03/16/03
Minimum Payment Due	\$96.00
Total Credit Line	\$5,500
Cash Advance Credit Line	\$1,100
Available Credit	\$651
Available Portion for Cash Advances	\$651
- Cash Advance Credit Line is a portion of your total Credit Line	

YOUR REWARDS	
Points Available from Previous Statement	1559
+ Points for Philips Purchases	0
+ Points for Other Purchases	73
+/- Bonus/Adjustments	59011
= Total Points Earned this Statement	5973
- Points Redeemed this Statement	0
= Total Points Available	7532

TRANS DATE	POST DATE	REFERENCE NUMBER	MERCHANT NAME OR TRANSACTION DESCRIPTION	AMOUNT
0130	0130	24610430Y03RT3Z2M	QVC*3005557929*3 OF 3 800-367-9444 PA	72.55
0205	0205	744171214015LLLR	PAYMENT - THANK YOU	96.00-
0219	0219		*FINANCE CHARGE*	39.85

Cardmember News

FOR CARDMEMBERS THAT HAVE A CHECK ENCLOSED WITH THIS STATEMENT, YOU WILL ENJOY A LOW PROMO 5.99% FIXED APR ON THE BALANCE OF THE ENCLOSED CHECK. SEE ENCLOSED INSERT FOR DETAILS. FOR MORE INFORMATION OR TO REQUEST A BALANCE TRANSFER, OVER THE PHONE, CALL CARDMEMBER SERVICES, TODAY.

GRACE PERIOD TYPE A (Please see back of statement for the Grace Period explanation.)

PERIODIC RATE(S) AND APR(S) MAY VARY

FINANCE CHARGE SUMMARY	AVERAGE DAILY BALANCE CURRENT CYCLE	PREVIOUS CYCLE	DAILY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	DAYS IN BILLING CYCLE	PERIODIC FINANCE CHARGE
Purchases	\$4,853.80	\$5.00	.02737%	9.99%	30	\$39.85
Cash Advances	\$0.00	\$5.00	.05477%	19.99%	30	\$0.00
EFFECTIVE ANNUAL PERCENTAGE RATE		9.99%	TOTAL PERIODIC FINANCE CHARGE		\$39.85	

Please see reverse side for balance computation method and other important information.

5630 0800 RYD 286 7 13 030219

Page 1 of 1

3366 4000 FIL6 01GSS630 00000000

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

Check expires 120 days after 02/19/03

3964

999
56-1551/441

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Signature

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Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance \$4,786.34 Payment Due Date 04/14/03 Past Due Amount \$0.00 Minimum Payment \$95.00

Amount Enclosed \$

Make your check payable to First USA Bank, N.A.
New address or e-mail? Print on back

441712410115673200009500004786348

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

RALPH L CLARK JR
KATHLEEN K CLARK
4233 SANBORN RD
HOUTZDALE PA 16551-8208

⑆5000 160 28⑆ 2 2 1 1 0 1 1 5 6 7 3 2 4 0⑈

PHILIPS

Statement Date: 02/20/03 - 03/20/03
Payment Due Date: 04/14/03
Minimum Payment Due: \$95.00

CUSTOMER SERVICE
In U.S.: 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$4,848.15
Payments, Credits - \$100.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$38.19
New Balance \$4,786.34

Total Credit Line \$5,500
Available Credit \$713
Cash Access Line \$1,100
Available for Cash \$713

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19889-8650

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement 7,532
Total Points Earned this Statement 0
Points Redeemed this Statement 0
Total Points Available 7,532

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
03/05	744171220013XM1LD	PAYMENT - THANK YOU	100.00	
03/20		*FINANCE CHARGE*		38.19

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.02737%	9.99%	\$0.00	\$4,811.48	\$38.19	-	\$38.19
Cash advances	.05477%	19.99%	-	-	-	-	\$0.00
Total finance charges							\$38.19

Effective Annual Percentage Rate (APR): 9.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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Take advantage of this 5.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 5.99% fixed APR for the life of the balance. See the enclosed insert for more details.

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5630 0800 USD 000 7 13 030320 Page 2 of 3 3366 4000 A05069 01055630

This check is void for all purposes after 07/18/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4124

DATE: 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 07/18/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4125

DATE: 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 07/18/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4126

DATE: 56-1551/441

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FEDERAL BANKING ACT OF 1987; FEDERAL RESERVE REG. CC

FEDERAL BANKING ACT OF 1987; FEDERAL RESERVE REG. CC

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance \$4,724.07 Payment Due Date 05/13/03 Past Due Amount \$0.00 Minimum Payment \$94.00

Amount Enclosed \$

Make your check payable to Cardmember Service.
New address or e-mail? Print on back.

441712410115673200009400004724078

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑈5000 160 28⑈22 14 10 11 56 73 24⑈

PHILIPS

Statement Date: 03/21/03 - 04/18/03
Payment Due Date: 05/13/03
Minimum Payment Due: \$94.00

CUSTOMER SERVICE
In U.S. 1-888-795-0558
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,786.34	Total Credit Line	\$5,500
Payments, Credits	- \$100.00	Available Credit	\$775
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,100
Finance Charges	+ \$37.73	Available for Cash	\$775
New Balance	\$4,724.07		

ACCOUNT INQUIRES
P.O. Box 8550
Wilmington, DE 19809-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-6153

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www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	7,532
Total Points Earned this Statement	0
Points Redeemed this Statement	0
Total Points Available	7,532

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/04	74417122Y01505L03	PAYMENT - THANK YOU	100.00	
04/18		*FINANCE CHARGE*		37.73

FOR YEARS, FIRST USA HAS BEEN PART OF THE BANK ONE FAMILY.
NOW WE'RE PLEASED TO ANNOUNCE WE'RE CHANGING OUR NAME TO
BANK ONE. THE TRANSITION WILL BE GRADUAL, SO YOU'LL RECEIVE
COMMUNICATIONS UNDER BOTH NAMES FOR SOME TIME.

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.02737%	9.99%	\$0.00	\$4,752.89	\$37.73	-	\$37.73
Cash advances	.05477%	19.99%	-	-	-	-	\$0.00
Total finance charges							\$37.73

Effective Annual Percentage Rate (APR): 9.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0403079 THANK MOM THIS MOTHER'S DAY WITH A VERMONT TEDDY BEAR AND SAVE \$10. OVER 100 BEARS TO FIT YOUR MOM'S PERSONALITY, OCCUPATION OR HOBBY. ASK ABOUT THE MOTHER & CUB SET, SPA MA AND MAMA'S BOY BEAR. INCLUDES FREE CARD AND CANDY. VISIT VERMONTTEDDYBEAR.COM OR CALL 1-800-829 BEAR. USE CODE BOVBT.

T0403138 ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ. OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9055 AND ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 5/31/03.

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Take advantage of this 5.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

- ✓ Transfer balances from higher-APR accounts
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 5.99% fixed APR for the life of the balance. See the enclosed insert for more details.

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5630 0800 USD 800 7 13 030418 Page 2 of 3 3366 4000 AD5060 01GS5630

This check is void for all purposes after 08/16/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4295

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DATE: 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 08/16/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4296

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DATE: 56-1551/441

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RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4297

999

DATE: 56-1551/441

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

Statement for account number: 4417 1241 0115 6732

PHILIPS

Apr 22 2008

New Balance \$4,948.03 Payment Due Date 06/13/08 Past Due Amount \$0.00 Minimum Payment \$98.00

Amount Enclosed \$

Make your check payable to Cardmember Service.
New address or e-mail? Print on back.

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CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑆5000 160 28⑆ 2 2 1 1 0 1 1 5 6 7 3 2 1⑆

PHILIPS

Statement Date: 04/19/03 - 05/19/03
Payment Due Date: 06/13/03
Minimum Payment Due: \$98.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-355-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,724.07	Total Credit Line	\$5,500
Payments, Credits	- \$95.00	Available Credit	\$550
Purchases, Cash, Debits	+ \$277.07	Cash Access Line	\$1,100
Finance Charges	+ \$41.89	Available for Cash	\$550
New Balance	\$4,948.03		

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19809-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	7,532
Points for Purchases	278
Total Points Earned this Statement	278
Points Redeemed this Statement	0
Total Points Available	7,810

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/19	24226383DAG1T9X8L	WM SUPERCENTER CLEARFIELD PA		120.54
04/24	24226383J9AXB1DBN	WAL MART STATE COLLEGE PA		48.55
04/26	24226383LAF916Q1V	WM SUPERCENTER CLEARFIELD PA		79.16
04/26	24399003MSNOFKTFQ	BIG LOTS #017200017251 CLEARFIELD PA		28.82
05/03	74417123W013XWVL0	PAYMENT - THANK YOU	95.00	
05/19		*FINANCE CHARGE*		41.89

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.02737%	9.99%	\$0.00	\$4,937.04	\$41.89	-	\$41.89
Cash advances	.05477%	19.99%	-	-	-	-	\$0.00

Total finance charges \$41.89

Effective Annual Percentage Rate (APR): 9.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0503089 YOUR REWARD HAS BEEN APPROVED AND IS READY TO SHIP AS A VALUED CARDMEMBER, YOU CAN CLAIM HIGH-QUALITY MERCHANDISE REWARDS FROM REWARDCENTER, A DIVISION OF MAIN STREET DIRECT. JUST GO TO WWW.REWARDCENTER.COM AND TYPE IN 077388 WHERE IT ASKS FOR YOUR REWARD CERTIFICATE. CLAIM YOUR REWARD TODAY!

T0503144 SEND FLOWERS. PLANTS, CHOCOLATES, POPCORN AND OTHER GREAT GIFTS FROM 1-800-FLOWERS.COM THIS SPRING AND SAVE 15%* WHEN YOU USE PROMOTION CODE 6FUSA6. ORDER BY PHONE OR ONLINE AT WWW.1800FLOWERS.COM. OFFER GOOD THROUGH AUGUST 31, 2003. *FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.

T0503146 ORDER 6 - 6 OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4 OZ. OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9055 AND ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 6/30/03

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Take advantage of this 5.99% fixed APR opportunity that lasts for the life of the loan! As a preferred cardholder you're entitled to significant privileges, including the low promotional rate checks below. These checks come with a low promotional 5.99% fixed APR that lasts for the life of the transferred balance.

Transfer balances, Pay bills, Make a purchase, Get extra cash!

Use these checks to:

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- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 5.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0800 USD 000 7 13 030519 Page 2 of 3 3366 4000 A05068 01655630

This check is void for all purposes after 09/16/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16861-8208

4414

999

DATE: 56-1551/441

VOID VOID VOID

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Payable through:
First USA Management Services, Inc.
Delaware, OH 43015

209

MEMO

SIGNATURE

⑈044115511⑈37041011567323⑈4414

This check is void for all purposes after 09/16/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16861-8208

4415

999

DATE: 56-1551/441

VOID VOID VOID

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First USA Management Services, Inc.
Delaware, OH 43015

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⑈044115511⑈37041011567323⑈4415

This check is void for all purposes after 09/16/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16861-8208

4416

999

DATE: 56-1551/441

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Delaware, OH 43015

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5630 0000 USD 300 7 13 030519 Page 3 of 3 3366 4000 A05060 01655630

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

Statement for account number: 4417 1241 0115 6732

PHILIPS

Apr 22 2008

New Balance \$5,075.05 Payment Due Date 07/13/03 Past Due Amount \$0.00 Minimum Payment \$101.00

Amount Enclosed

\$

.

Make your check payable to Cardmember Service.
New address or e-mail? Print on back.

441712410115673200010100005075051

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208



1:5000 160 281:22 14 10 1 156 73 24,0"

PHILIPS

Statement Date: 05/20/03 - 06/18/03
Payment Due Date: 07/13/03
Minimum Payment Due: \$101.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-6200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,948.03	Total Credit Line	\$5,500
Payments, Credits	- \$100.00	Available Credit	\$424
Purchases, Cash, Debits	+ \$185.21	Cash Access Line	\$1,100
Finance Charges	+ \$41.81	Available for Cash	\$424
New Balance	\$5,075.05		

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19889-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	7,810
Points for Purchases	186
Total Points Earned this Statement	186
Points Redeemed this Statement	0
Total Points Available	7,996

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
05/19	24164054QB018ZDWL	EXXONMOBIL75 04211934 PHILIPSB PA		13.60
05/20	24788164DFY7GFKHK	BAKER AUTO PARTS INCORP CLEARFIELD PA		16.54
05/20	24226384QAFWSHR6T	WM SUPERCENTER CLEARFIELD PA		45.94
05/23	24270794G3T2QWTQP	SCHWAN'S HOME SERVICE 507-532-3274 MN		105.13
06/04	74417124V015B58RL	PAYMENT - THANK YCU	100.00	
06/18		*FINANCE CHARGE*		41.81

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.02737%	9.99%	\$0.00	\$5,092.55	\$41.81	-	\$41.81
Cash advances	.05477%	19.99%	-	-	-	-	\$0.00

Total finance charges \$41.81

Effective Annual Percentage Rate (APR): 9.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0603065

JAMES BOND IS BACK, AND PHILIPS HAS HIM ... NOW!
GET THE EXCITING NEW 007 MOVIE, "DIE ANOTHER DAY"
ON DVD WITH PURCHASE OF SELECT PHILIPS PRODUCTS
BETWEEN JUNE 1 - JULY 19, 2003. SEE PARTICIPATING
RETAILERS FOR DETAILS, OR WWW.PHILIPSUSA.COM.

T0603096

GET A CREDIT REPORT WHEN YOU TRY PRIVACY GUARD FRAUD
PROTECTION FOR 30 DAYS FOR ONLY \$1. DISCOVER THE SECURITY
OF KNOWING YOUR PERSONAL RECORDS STAY ACCURATE.
CALL 1-888-430-3980. EXPIRES 8-31-03. FIRST USA
IS NOT AFFILIATED WITH PRIVACYGUARD OR ITS AFFILIATES.

T0603137

SEND FLOWERS, PLANTS, CHOCOLATES, POPCORN AND OTHER GREAT
GIFTS FROM 1-800-FLOWERS.COM THIS SUMMER AND SAVE 15%* WHEN
YOU USE PROMOTION CODE 8FUSA6. ORDER BY PHONE OR ONLINE AT
WWW.1800FLOWERS.COM. OFFER GOOD THROUGH AUGUST 31, 2003.
* FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.

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5630 0000 USD 000 7 13 030618 Page 2 of 3 3366 4000 A05060 01655630

This check is void for all purposes after 10/16/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4605

DATE: 56-1551/441

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Delaware, OH 43015

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RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4606

DATE: 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 10/16/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4607

DATE: 56-1551/441

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance \$5,281.42 Payment Due Date 08/12/03 Past Due Amount \$0.00 Minimum Payment \$132.00

Amount Enclosed \$

Make your check payable to Cardmember Service.
New address or e-mail? Print on back.

441712410115673200013200005281423

CARDMEMBER SERVICE
P.O. BOX 16163
WILMINGTON DE 19886-6163

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑆ 5000 160 28⑆ 2 2 14 10 1 1 56 73 24⑈

PHILIPS

Statement Date: 06/19/03 - 07/18/03
Payment Due Date: 08/12/03
Minimum Payment Due: \$132.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,075.05
Payments, Credits - \$101.00
Purchases, Cash, Debits + \$200.82
Finance Charges + \$105.55
New Balance \$5,281.42

Total Credit Line \$5,500
Available Credit \$217
Cash Access Line \$1,100
Available for Cash \$217

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19809-8650

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservice.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement 7,986
Points for Purchases 201
Total Points Earned this Statement 201
Points Redeemed this Statement 0
Total Points Available 8,197

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Credit	Amount Debit
06/25	24692165G00QFAJES	AMAZON.COM *SUPERSTOR AMAZON.COM WA		10.58
06/25	24692165G00QK08L4	AMAZON.COM *SUPERSTOR AMAZON.COM WA		21.18
06/25	24692165G00QKQWYN	AMAZON.COM *SUPERSTOR AMAZON.COM WA		9.52
06/25	24692165H00QZGR10	AMAZON.COM *SUPERSTOR AMAZON.COM WA		21.18
07/03	24418005T5QA4E89G	OMAHASTEAKS.COM INC 800-2289872 NE		89.87
07/03	74417125R014K48ME	PAYMENT - THANK YOU	101.00	
07/08	24692165X003JT73V	AMAZON.COM *SUPERSTOR AMAZON.COM WA		48.39
07/18		*FINANCE CHARGE*		106.55

REMINDER: TO AVOID FINANCE CHARGES ON PURCHASES, YOU MUST
PAY YOUR BALANCE IN FULL BY THE PAYMENT DUE DATE EVERY MONTH

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$5,187.29	\$106.55	-	\$106.55
Cash advances	.06847%	24.99%	-	-	-	-	\$0.00

Total finance charges

\$106.55

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0703095 BOOK 4 OR MORE HOUSEBOAT DAYS AT LAKE POWELL, ARIZONA/UTAH
AND GET \$200 IN FREE GAS AND \$200 IN VISA GIFT CARDS*
CALL 1-888-272-8151 AND ASK FOR CODE PS0311. OR FOR
MORE INFORMATION VISIT WWW.ARAMARKPARKS.COM/BK.*
OFFER IS VALID THROUGH 10/31/03.

T0703142 SEND FLOWERS, PLANTS, CHOCOLATES, POPCORN AND OTHER GREAT
GIFTS FROM 1-800-FLOWERS.COM THIS SUMMER AND SAVE 15%* WHEN
YOU USE PROMOTION CODE "BK33". ORDER BY PHONE OR ONLINE
AT WWW.1800FLOWERS.COM. OFFER GOOD THROUGH AUGUST 31, 2003.
*FOR DETAILS PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER.

T0703143 ORDER 6 - 6OZ. OMAHA STEAKS TOP SIRLOINS AT THE SPECIAL
PRICE OF \$29.99 (A \$23 SAVINGS) AND RECEIVE 6 - 4OZ.
OMAHA STEAKS BURGERS FREE! CALL 1-800-228-9065 AND
ASK FOR ITEM 4505AWN. ADD \$9.99 STANDARD SHIPPING AND
HANDLING PER ADDRESS. LIMIT OF 2. OFFER EXPIRES 8/30/03.

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5630 0800 USD 800 7 13 030718 Page 2 of 3 3366 4000 A05068 01GS5630

This check is void for all purposes after 11/15/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4778

DATE: 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 11/15/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4779

DATE: 56-1551/441

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Delaware, OH 43015

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RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4780

DATE: 56-1551/441

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FEDERAL BANKING ACT OF 1997 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1997 FEDERAL RESERVE BLDG CC

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,399.90	09/13/03	\$0.00	\$134.00

Amount Enclosed \$

Make your check payable to Cardmember Service.
New address or e-mail? Print on back.

441712410115673200013400005399908

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑆5000 160 28⑆22 14 10 1 156 73 24⑆

PHILIPS

Statement Date: 07/19/03 - 08/19/03
Payment Due Date: 09/13/03
Minimum Payment Due: \$134.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,281.42	Total Credit Line	\$5,500
Payments, Credits	- \$132.00	Available Credit	\$100
Purchases, Cash, Debits	+ \$132.16	Cash Access Line	\$1,100
Finance Charges	+ \$118.32	Available for Cash	\$100
New Balance	\$5,399.90		

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	8,197
Points for Purchases	133
Total Points Earned this Statement	133
Points Redeemed this Statement	0
Total Points Available	8,330

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
07/18	2432301683E2K8GPV	UNI-MART #04088 CLEARFIELD PA		14.00
07/20	24158136A8R7WMSRR	BABY AGE 01 OF 01201-2238500 NJ		102.36
07/22	24164056QB018XRZ8	EXXONMOBIL75 04211934 PHILIPSB PA		15.80
08/04	74417126R015SZ888	PAYMENT - THANK YOU	132.00	
08/19		*FINANCE CHARGE*		118.32

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$5,400.30	\$118.32	-	\$118.32
Cash advances	.06847%	24.99%	-	-	-	-	\$0.00

Total finance charges

\$118.32

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

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5630 0000 USD 800 7 13 050819 Page 2 of 3 3366 4000 A05068 01055630

This check is void for all purposes after 12/17/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4973

DATE 56-1551/441

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Delaware, OH 43015

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This check is void for all purposes after 12/17/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4974

DATE 56-1551/441

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Payable through:
First USA Management Services, Inc.
Delaware, OH 43015

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⑆044115511⑆37041011567323⑈4974

This check is void for all purposes after 12/17/2003

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

4975

DATE 56-1551/441

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG. CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG. CC

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance \$5,376.54 Payment Due Date 10/13/03 Past Due Amount \$0.00 Minimum Payment \$134.00

Amount Enclosed \$

Make your check payable to Bank One
New address or e-mail? Print on back.

441712410115673200013400005376542

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOULTZDALE PA 16551-8208

⑈5000 160 28⑈2 214 10 1 156 73 24⑈

PHILIPS

Statement Date: 08/20/03 - 09/18/03
Payment Due Date: 10/13/03
Minimum Payment Due: \$134.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance \$5,399.90
Payments, Credits - \$134.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$110.64
New Balance \$5,376.54

Account Number: 4417 1241 0115 6732

Total Credit Line \$5,500
Available Credit \$123
Cash Access Line \$1,100
Available for Cash \$123

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19809-8650

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement 8,330
Total Points Earned this Statement 0
Points Redeemed this Statement 0
Total Points Available 8,330

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
09/04	74417127P01468A14	PAYMENT - THANK YOU	134.00	
09/18		*FINANCE CHARGE*		110.64

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$5,386.53	\$110.64	-	\$110.64
Cash advances	.06847%	24.99%	-	-	-	-	\$0.00

Total finance charges

\$110.64

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0903087

ALLOW US TO RE-INTRODUCE OURSELVES - FIRST USA IS NOW
BANK ONE. FOR YEARS FIRST USA HAS BEEN PART OF THE BANK ONE
FAMILY, SO YOU'LL CONTINUE TO GET THE SAME GREAT BENEFITS
AND SERVICE, PLUS NOW WE CAN OFFER YOU INDIVIDUAL ANSWERS
-- FLEXIBILITY AND PRODUCTS TO FIT YOUR EVERY NEED.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1241 0115 6732

PHILIPS

Apr 22 2008

New Balance \$5,359.02 Payment Due Date 11/14/03 Past Due Amount \$0.00 Minimum Payment \$133.00

Amount Enclosed \$

Make your check payable to Bank One
New address or e-mail? Print on back.

441712410115673200013300005359029

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

⑈ 5000 160 281 2 2 14 10 1 1 56 7 3 24 ⑈

PHILIPS

Statement Date: 09/19/03 - 10/20/03
Payment Due Date: 11/14/03
Minimum Payment Due: \$133.00

CUSTOMER SERVICE
In U.S. 1-888-796-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,376.54	Total Credit Line	\$5,500
Payments, Credits	- \$135.00	Available Credit	\$140
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,100
Finance Charges	+ \$117.48	Available for Cash	\$140
New Balance	\$5,359.02		

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19889-8650

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	8,330
Total Points Earned this Statement	0
Points Redeemed this Statement	0
Total Points Available	8,330

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/04	74417128N015AKZDD	PAYMENT - THANK YOU	135.00	
10/20		*FINANCE CHARGE*		117.48

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$5,361.87	\$117.48	-	\$117.48
Cash advances	.06847%	24.99%	-	-	-	-	\$0.00

Total finance charges \$117.48

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T1003082 ALLOW US TO RE-INTRODUCE OURSELVES - FIRST USA IS NOW BANK ONE. FOR YEARS FIRST USA HAS BEEN PART OF THE BANK ONE FAMILY, SO YOU'LL CONTINUE TO GET THE SAME GREAT BENEFITS AND SERVICE, PLUS NOW WE CAN OFFER YOU INDIVIDUAL ANSWERS - FLEXIBILITY AND PRODUCTS TO FIT YOUR EVERY NEED.

T1003177 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BILL MANAGER.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance \$5,333.90 Payment Due Date 12/14/03 Past Due Amount \$0.00 Minimum Payment \$133.00

Amount Enclosed \$

Make your check payable to Bank One
New address or e-mail? Print on back.

441712410115673200013300005333909

CARDMEMBER SERVICE
P.O. BOX 16153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

: 5000 160 28: 22 14 10 1 1 56 73 24.11

PHILIPS

Statement Date: 10/21/03 - 11/19/03
Payment Due Date: 12/14/03
Minimum Payment Due: \$133.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,359.02
Payments, Credits - \$135.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$109.88
New Balance \$5,333.90

Total Credit Line \$5,500
Available Credit \$166
Cash Access Line \$1,100
Available for Cash \$166

ACCOUNT INQUIRIES
P.O. Box 8850
Wilmington, DE 19889-8850

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement 8,330
Total Points Earned this Statement 0
Points Redeemed this Statement 0
Total Points Available 8,330

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
11/05	74417128N014FBDJE	PAYMENT - THANK YOU	135.00	
11/18		*FINANCE CHARGE*		109.88

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.05847%	24.99%	\$0.00	\$5,349.27	\$109.88	-	\$109.88
Cash advances	.05847%	24.99%	-	-	-	-	\$0.00

Total finance charges \$109.88

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T1103080 ALLOW US TO RE-INTRODUCE OURSELVES - FIRST USA IS NOW BANK ONE. FOR YEARS FIRST USA HAS BEEN PART OF THE BANK ONE FAMILY, SO YOU'LL CONTINUE TO GET THE SAME GREAT BENEFITS AND SERVICE, PLUS NOW WE CAN OFFER YOU INDIVIDUAL ANSWERS - FLEXIBILITY AND PRODUCTS TO FIT YOUR EVERY NEED.

T1103137 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BILL MANAGER.

T1103138 THE YEAR END SUMMARY. A RECAP OF ALL YOUR 2003 CREDIT CARD CHARGES, IS ONE OF THE GREAT BENEFITS WE OFFER OUR VALUED CARDMEMBERS. YOUR COPY CAN BE ORDERED UNTIL 3/15/2004. CALL 1-877-YES-3505 NOW. ORDERS WILL BE PROCESSED BEGINNING JANUARY 2004. PLEASE ALLOW 6-8 WEEKS FOR DELIVERY.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance \$5,304.44 Payment Due Date 01/12/04 Past Due Amount \$0.00 Minimum Payment \$132.00

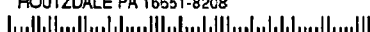
Amount Enclosed \$

Make your check payable to Bank One
New address or e-mail? Print on back.

441712410115673200013200005304449

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



⑆ 5000 160 281 2 2 1 10 1 1 56 73 2 4 ⑈

PHILIPS

Statement Date: 11/20/03 - 12/18/03
Payment Due Date: 01/12/04
Minimum Payment Due: \$132.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,333.90
Payments, Credits - \$135.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$105.54
New Balance \$5,304.44

Total Credit Line \$5,500
Available Credit \$195
Cash Access Line \$1,100
Available for Cash \$195

ACCOUNT INQUIRIES
P.O. Box 9550
Wilmington, DE 19809-8850

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement 8,330
Total Points Earned this Statement 0
Points Redeemed this Statement 0
Total Points Available 8,330

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/04	7441712AJ015BJZYJ	PAYMENT - THANK YOU	135.00	
12/18		*FINANCE CHARGE*		105.54

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$5,315.17	\$105.54	-	\$105.54
Cash advances	.06847%	24.99%	-	-	-	-	\$0.00

Total finance charges \$105.54

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T1203135

PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BILL MANAGER.

This Statement is a Facsimile - Not an Original

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
- ✓ Write yourself a check for some extra spending money or a weekend getaway.
- ✓ Make a special purchase
- ✓ Pay for home improvements

To begin saving right away, just put the checks below to work for you. You can write these checks for any amount - up to the unused portion of your credit line - and take advantage of this great 4.99% fixed APR for the life of the balance. See the enclosed insert for more details.

This Statement is a Facsimile - Not an Original (over)

5630 0000 USD 800 7 13 031218 Page 2 of 3 3366 4000 805060 01655630

This check is void for all purposes after 04/16/2004

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

5998

DATE 56-1551/441

VOID VOID VOID

PAY TO THE
ORDER OF

\$

DOLLARS

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

BANK ONE

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE

⑆044115511⑆37041011567323⑈5998

This check is void for all purposes after 04/16/2004

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

5999

DATE 56-1551/441

VOID VOID VOID

PAY TO THE
ORDER OF

\$

DOLLARS

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

BANK ONE

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE

⑆044115511⑆37041011567323⑈5999

This check is void for all purposes after 04/16/2004

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

6000

DATE 56-1551/441

VOID VOID VOID

PAY TO THE
ORDER OF

\$

DOLLARS

THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. ABSENCE OF THIS FEATURE WILL INDICATE A COPY

BANK ONE

Payable through:
First USA Management Services, Inc., Delaware, OH 43015

209

MEMO

SIGNATURE

⑆044115511⑆37041011567323⑈6000

This Statement is a Facsimile - Not an Original

5630 0000 USD 800 7 13 031218 Page 3 of 3 3366 4000 B05060 01655630

ENDORSE HERE

X

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RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE

X

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ENDORSE HERE

X

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FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

FEDERAL BANKING ACT OF 1987 FEDERAL RESERVE BLDG CC

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,289.32	02/14/04	\$0.00	\$132.00

Amount Enclosed \$

-

Make your check payable to Bank One
New address or e-mail? Print on back

441712410115673200013200005289327

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18551-8208

|||||

|||||

:500016028:2214101156732400

PHILIPS

Statement Date: 12/19/03 - 01/20/04
Payment Due Date: 02/14/04
Minimum Payment Due: \$132.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,304.44
Payments, Credits	- \$135.00
Purchases, Cash, Debits	+ \$0.00
Finance Charges	+ \$119.88
New Balance	\$5,289.32

Total Credit Line	\$5,500
Available Credit	\$210
Cash Access Line	\$1,100
Available for Cash	\$210

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19889-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	8,330
Total Points Earned this Statement	0
Points Redeemed this Statement	0
Total Points Available	8,330

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/07	7441712QP015PYFFH	PAYMENT - THANK YOU	135.00	
01/20		*FINANCE CHARGE*		119.88

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 33 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.95%	\$0.00	\$5,305.43	\$119.88	-	\$119.88
Cash advances	.06847%	24.95%	-	-	-	-	\$0.00

Total finance charges \$119.88

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0104069 EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE REDUCED TO \$500,000.

T0104070 SEND A GIFT STRAIGHT TO THEIR HEART FOR VALENTINE'S DAY AND SAVE 15%* WHEN YOU MENTION PROMOTION CODE BANK44. OUR VALENTINE'S DAY GIFTS CELEBRATE EVERY RELATIONSHIP FROM SWEETHEARTS TO TRUE LOVES -- TO NEW LOVES! *FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER

T0104111 AS A VALUED CARDMEMBER, YOU ARE ELIGIBLE TO RECEIVE HIGH-QUALITY MERCHANDISE FROM TOP BRANDS SUCH AS LENOX, TONKA, & GUND FROM REWARDCENTER, A DIVISION OF MAIN STREET DIRECT. JUST GO TO WWW.REWARDCENTER.COM AND TYPE IN 080506 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. QUANTITIES ARE LIMITED!

T0104117 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BANK ONE BILL MANAGER.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,262.27	03/14/04	\$0.00	\$131.00

Amount Enclosed \$

Make your check payable to Bank One
New address or e-mail? Print on back.

441712410115673200013100005262276

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑈5000 160 28⑈2 2 1 1 10 1 1 56 7 3 2 1⑈

PHILIPS

Statement Date: 01/21/04 - 02/18/04
Payment Due Date: 03/14/04
Minimum Payment Due: \$131.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,289.32	Total Credit Line	\$5,500
Payments, Credits	- \$132.00	Available Credit	\$237
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,100
Finance Charges	+ \$104.95	Available for Cash	\$237
New Balance	\$5,262.27		

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19809-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	8,330
Total Points Earned this Statement	0
Points Redeemed this Statement	0
Total Points Available	8,330

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
02/07	7441712DP015P4180	PAYMENT - THANK YOU	132.00	
02/18		*FINANCE CHARGE*		104.95

EFFECTIVE MARCH 1, 2004 THE MAXIMUM COVERAGE FOR TRAVEL
ACCIDENT INSURANCE BENEFIT FOR YOUR CREDIT CARD WILL BE
REDUCED TO \$500,000.

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.95%	\$0.00	\$5,285.50	\$104.95	-	\$104.95
Cash advances	.06847%	24.95%	-	-	-	-	\$0.00

Total finance charges

\$104.95

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0204104 EXCITING NEW ENHANCEMENTS TO YOUR PHILIPS REWARDS PROGRAM
ARE EFFECTIVE AS OF FEBRUARY 20, 2004! PLEASE REFER TO THE
LETTER YOU RECENTLY RECEIVED FROM JS FOR MORE INFORMATION.
WE LOOK FORWARD TO PROVIDING YOU WITH THE EXCEPTIONAL
REWARDS AND SERVICE YOU HAVE COME TO EXPECT!

T0204117 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE
PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR
BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH
FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM
AND CLICK ON BANK ONE BILL MANAGER.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1241 0115 6732

PHILIPS

Apr 22 2008

New Balance \$5,235.69 Payment Due Date 04/12/04 Past Due Amount \$0.00 Minimum Payment \$130.00

Amount Enclosed \$

Make your check payable to Bank One
New address or e-mail? Print on back.

441712410115673200013000005235696

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

15000 160 2812 2211 1011 5673 2411

PHILIPS

Statement Date: 02/19/04 - 03/18/04
Payment Due Date: 04/12/04
Minimum Payment Due: \$130.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,262.27
Payments, Credits - \$131.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$104.42
New Balance \$5,235.69

Total Credit Line \$5,500
Available Credit \$264
Cash Access Line \$1,100
Available for Cash \$264

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19899-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement 8,330
Total Points Earned this Statement 0
Points Redeemed this Statement 0
Total Points Available 8,330

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
03/07	7441712EK01486HJZ	PAYMENT - THANK YOU	131.00	
03/18		*FINANCE CHARGE*		104.42

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$5,258.61	\$104.42	\$104.42
Cash advances	.06847%	24.99%	-	-	-	\$0.00

Total finance charges

\$104.42

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0304069 RENTING A CAR? YOU CAN SAVE UP TO 20% AT AVIS AND ENJOY THE "WE TRY HARDER" SERVICE FOR WHICH AVIS IS FAMOUS! SIMPLY PROVIDE YOUR BANK ONE AVIS WORLDWIDE DISCOUNT (AWD) NUMBER B868707 WHEN BOOKING. FOR RESERVATIONS, SEE YOUR TRAVEL CONSULTANT, VISIT AVIS.COM OR CALL AVIS AT 1-800-831-8000.

T0304118 GET GREAT RATES AT LAKE POWELL, AZ/UT! BOOK A 5 DAY/4 NIGHT 53' ADVENTURER HOUSEBOAT PACKAGE AT JUST \$91 PER PERSON, PER DAY & GET ONE NIGHT LODGING, AN 18" POWERBOAT OR PWC RENTAL & A \$25 RETAIL CERTIFICATE! CALL 1-888-272-8151 AND ASK FOR CODE PS0410, OR VISIT WWW.ARAMARKPARKS.COM/8K

T0304121 PAY MONTHLY BILLS AUTOMATICALLY. CONTACT YOUR SERVICE PROVIDERS AND ASK TO SET UP AUTOMATIC PAYMENTS WITH YOUR BANK ONE VISA CARD. YOU'LL SAVE TIME AND HASSLE EVERY MONTH FOR MORE INFORMATION, VISIT WWW.CARDMEMBERSERVICES.COM AND CLICK ON BANK ONE BILL MANAGER.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,220.11	05/14/04	\$0.00	\$130.00

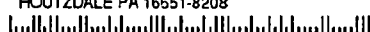
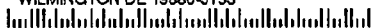
Amount Enclosed \$

Make your check payable to Bank One
New address or e-mail? Print on back.

441712410115673200013000005220110

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-6153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208



⑈5000 160 28⑈ 2 2 1 4 10 1 1 5 6 7 3 2 4⑈

PHILIPS

Statement Date: 03/19/04 - 04/19/04
Payment Due Date: 05/14/04
Minimum Payment Due: \$130.00

CUSTOMER SERVICE
In U.S. 1-888-795-0668
Español 1-888-446-3308
TDD 1-800-956-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,235.69
Payments, Credits	- \$130.00
Purchases, Cash, Debits	+ \$0.00
Finance Charges	+ \$114.42
New Balance	\$5,220.11

Total Credit Line	\$5,500
Available Credit	\$279
Cash Access Line	\$1,100
Available for Cash	\$279

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19899-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-6153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	8,330
Total Points Earned this Statement	0
Points Redeemed this Statement	0
Total Points Available	8,330

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/03	7441712FF015YK91G	PAYMENT - THANK YOU	130.00	
04/19		*FINANCE CHARGE*		114.42

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 32 days in cycle	Corresponding APR	Average Daily Balance		Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
			Previous Cycle	Current Cycle			
Purchases	.06847%	24.95%	\$0.00	\$5,222.18	\$114.42	-	\$114.42
Cash advances	.06847%	24.95%	-	-	-	-	\$0.00

Total finance charges

\$114.42

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0404063

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T0404127

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Statement for account number: 4417 1241 0115 673

PHILIPS

New Balance \$5,197.51 Payment Due Date 05/13/04 Past Due Amount \$0.00 Minimum Payment \$129.00

Amount Enclosed

\$

.

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441712410115673200012900005197518

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4293 SANBORN RD
HOUTZDALE PA 16551-8208



15000 160 281 2 2 14 10 1 1 56 73 24

PHILIPS

Statement Date: 04/20/04 - 05/19/04
Payment Due Date: 06/13/04
Minimum Payment Due: \$129.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8050
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,220.11	Total Credit Line	\$5,500
Payments, Credits	- \$130.00	Available Credit	\$0
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,100
Finance Charges	+ \$107.40	Available for Cash	\$0
New Balance	\$5,197.51		

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19899-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

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PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	8,330
Total Points Earned this Statement	0
Points Redeemed this Statement	7,500
Total Points Available	830

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
05/10	7441712GK28NX1T4N	PAYMENT - THANK YOU	130.00	
05/18		*FINANCE CHARGE*		107.40

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Average Daily Balance Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$5,228.80	\$107.40	-	\$107.40
Cash advances	.06847%	24.99%	-	-	-	-	\$0.00

Total finance charges

\$107.40

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1241 0115 673

PHILIPS

Apr 22 2008

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,172.18	07/12/04	\$0.00	\$129.00

Amount Enclosed

\$

.

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New address or e-mail? Print on back.

441712410115673200012900005172180

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4293 SANBORN RD
HOUTZDALE PA 16651-8208

⑆5000 160 28⑆ 22 11 10 1 156732 ⑈

PHILIPS

Statement Date: 05/20/04 - 06/17/04
Payment Due Date: 07/12/04
Minimum Payment Due: \$129.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,197.51
Payments, Credits - \$129.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$103.67
New Balance \$5,172.18

Total Credit Line \$5,500
Available Credit \$0
Cash Access Line \$1,100
Available for Cash \$0

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8850

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

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PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	830
Total Points Earned this Statement	0
Points Redeemed this Statement	0
Total Points Available	830

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
06/12	7441712HM28NKE17Y	PAYMENT - THANK YOU	129.00	
06/17		*FINANCE CHARGE*		103.67

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$5,220.89	\$103.67	-	\$103.67
Cash advances	.06847%	24.99%	-	-	-	-	\$0.00
Total finance charges							\$103.67

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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T0604116 UPDATE: NEW AND IMPROVED PHILIPS REWARDS!!! WE'VE DOUBLED YOUR SELECTION AND MAXIMIZED YOUR POINT VALUE! ALL WITH FREE DELIVERY AND SHIPMENT WITHIN 48 HOURS! CHECK OUT THE LATEST PHILIPS PRODUCTS AND REWARD YOURSELF TODAY BY VISITING WWW.VISA.PHILIPS.COM

T0604133 THE BOSE(R) ACOUSTIC WAVE(R) MUSIC SYSTEM DELIVERS THE SOUND OF BIG, COMPLICATED STEREOS COSTING MUCH MORE. A NEW 5-CD CHANGER ALSO LETS YOU CONNECT EXTERNAL SOURCES LIKE YOUR TV AND DVD PLAYER. FREE SHIPPING AND 30-DAY TRIAL. SATISFACTION GUARANTEED. CALL 1-800-235-0721 EXT. G8530.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1241 0115 673

PHILIPS

Apr 22 2008

New Balance \$5,160.09 Payment Due Date 08/14/04 Past Due Amount \$0.00 Minimum Payment \$129.00

Amount Enclosed

\$

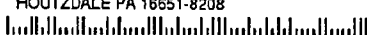
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Make your check payable to Bank One
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441712410115673200012900005160094

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208



⑈ 5000 160 28⑈ 2 2 14 10 1 156 73 24⑈

PHILIPS

Statement Date: 06/18/04 - 07/20/04
Payment Due Date: 08/14/04
Minimum Payment Due: \$129.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,172.18
Payments, Credits - \$129.00
Purchases, Cash, Debits + \$0.00
Finance Charges + \$116.91
New Balance \$5,160.09

Total Credit Line \$5,500
Available Credit \$0
Cash Access Line \$1,100
Available for Cash \$0

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

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PHILIPS REWARDS SUMMARY

Points Available from Previous Statement 830
Total Points Earned this Statement 0
Points Redeemed this Statement 0
Total Points Available 830

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
07/07	7441712JE28NX9G0A	PAYMENT - THANK YOU	129.00	
07/20		*FINANCE CHARGE*		116.91

WE ARE PLEASED TO ANNOUNCE THAT BANK ONE CORPORATION
AND J.P.MORGAN CHASE AND CO. HAVE MERGED. THE CHASE
AND BANK ONE FAMILY OF COMPANIES ARE NOW AFFILIATES.
WE WILL CONTINUE TO HONOR YOUR EXISTING PRIVACY PREFERENCES
WHEN SHARING INFORMATION AMONG THESE NEW AFFILIATES.

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 33 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06847%	24.99%	\$0.00	\$5,174.26	\$116.91	-	\$116.91
Cash advances	.06847%	24.99%	-	-	-	-	\$0.00

Total finance charges

\$116.91

Effective Annual Percentage Rate (APR): 24.99%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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Statement for account number: 4417 1241 0115 673

PHILIPS

New Balance \$5,134.88 Payment Due Date 09/12/04 Past Due Amount \$0.00 Minimum Payment \$128.00

Amount Enclosed \$

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New address or e-mail? Print on back.

441712410115673200012800005134885

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P.O. BOX 15153
WILMINGTON DE 19886-6153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208

⑈5000 160 28⑈ 2 2 1 1 0 1 1 5 6 7 3 2 1⑈

PHILIPS

Statement Date: 07/21/04 - 08/18/04
Payment Due Date: 09/12/04
Minimum Payment Due: \$128.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,160.09	Total Credit Line	\$5,500
Payments, Credits	-\$129.00	Available Credit	\$0
Purchases, Cash, Debits	+\$0.00	Cash Access Line	\$1,100
Finance Charges	+\$103.79	Available for Cash	\$0
New Balance	\$5,134.88		

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19899-8650

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	830
Total Points Earned this Statement	0
Points Redeemed this Statement	0
Total Points Available	830

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
08/11	7441712KH28NES7A0	PAYMENT - THANK YOU	129.00	
08/18		*FINANCE CHARGE*		103.79

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06916%	25.24%	\$0.00	\$5,174.68	\$103.79	-	\$103.79
Cash advances	.06916%	25.24%	-	-	-	-	\$0.00

Total finance charges \$103.79

Effective Annual Percentage Rate (APR): 25.24%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T0804103

UPDATE: NEW AND IMPROVED PHILIPS REWARDS
WE'VE DOUBLED YOUR SELECTION AND MAXIMIZED YOUR POINT VALUE.
ALL WITH FREE DELIVERY AND SHIPMENT WITHIN 48 HOURS.
CHECK OUT THE LATEST PHILIPS PRODUCTS AND REWARD YOURSELF
TODAY BY VISITING WWW.VISA.PHILIPS.COM

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PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012100004906850000005

22340 BEX Z 26706 C
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KATHLEEN K CLARK
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HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



5000 160 28 2214 101 15673 23

PHILIPS

Statement Date: 08/25/06 - 09/24/06
Payment Due Date: 10/19/06
Minimum Payment Due \$121.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,907.91	Total Credit Line	\$5,500
Payment, Credits	-\$122.00	Available Credit	\$593
Finance Charges	+\$120.94	Cash Access Line	\$1,100
New Balance	\$4,906.85	Available for Cash	\$593

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
09/11	1254254440000000070105	PAYMENT - THANK YOU	\$122.00	

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	V .07943%	28.99%	\$4,911.44	\$120.94		\$0.00	\$0.00	\$120.94
Cash advances	V .07943%	28.99%	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
Total finance charges								\$120.94

Effective Annual Percentage Rate (APR): 28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.
Just call 1-800-297-4970 to create your PIN today.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversions: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15099, 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 rate. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APRI 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, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases. Based on your previous statement or your received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. However, if you default under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will accrue on any Remaining Balance as soon as the billing cycle in which the default occurs. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the payment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can also stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to contact the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance \$5,124.31 Payment Due Date 10/15/04 Past Due Amount \$0.00 Minimum Payment \$128.00

Amount Enclosed \$

Make your check payable to Bank One
New address or e-mail? Print on back.

441712410115673200012800005124316

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18551-8208

1:5000 160 281:22 11 10 11 56 73 240

PHILIPS

Statement Date: 08/19/04 - 09/20/04
Payment Due Date: 10/15/04
Minimum Payment Due: \$128.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-956-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,134.88	Total Credit Line	\$5,500
Payments, Credits	- \$128.00	Available Credit	\$0
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,100
Finance Charges	+ \$117.43	Available for Cash	\$0
New Balance	\$5,124.31		

ACCOUNT INQUIRIES
P.O. Box 8550
Wilmington, DE 19809-8550

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	830
Total Points Earned this Statement	0
Points Redeemed this Statement	0
Total Points Available	830

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
09/09	7441712LE28P6NO2P	PAYMENT - THANK YOU	128.00	
09/20		*FINANCE CHARGE*		117.43

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 33 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06916%	25.24%	\$0.00	\$5,145.37	\$117.43	-	\$117.43
Cash advances	.06916%	25.24%	-	-	-	-	\$0.00

Total finance charges \$117.43

Effective Annual Percentage Rate (APR): 25.24%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an Original

Statement for account number: 4417 1241 0115 6732

PHILIPS

New Balance \$5,100.22 Payment Due Date 11/13/04 Past Due Amount \$0.00 Minimum Payment \$127.00

Amount Enclosed \$. **Make your check payable to Bank One**
New address or e-mail? Print on back.

441712410115673200012700005100227

CARDMEMBER SERVICE
P.O. BOX 15153
WILMINGTON DE 19886-5153

RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 18551-8208



1:5000 160 281:22 14 10 1 1 56 73 24 11

PHILIPS

Statement Date: 09/21/04 - 10/19/04
Payment Due Date: 11/13/04
Minimum Payment Due: \$127.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,124.31	Total Credit Line	\$5,500
Payments, Credits	- \$128.00	Available Credit	\$0
Purchases, Cash, Debits	+ \$0.00	Cash Access Line	\$1,100
Finance Charges	+ \$103.91	Available for Cash	\$0
New Balance	\$5,100.22		

ACCOUNT INQUIRIES
P.O. Box 8650
Wilmington, DE 19889-8650

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points Available from Previous Statement	830
Total Points Earned this Statement	0
Points Redeemed this Statement	0
Total Points Available	830

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/10	7441712MD28PZ65V0	PAYMENT - THANK YOU	128.00	
10/19		*FINANCE CHARGE*		103.91

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK ONE AND CHASE BRANDS. BOTH BRANDS MEAN CHASE MANHATTAN BANK USA, N.A., WHICH OWNS YOUR ACCOUNT AND ISSUES YOUR CARD. WE LOOK FORWARD TO SERVING YOU AND THANK YOU FOR YOUR BUSINESS!

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 29 days in cycle	Corresponding APR	Average Daily Balance Previous Cycle	Current Cycle	Finance Charge Due To Periodic Rate	Transaction Fees	FINANCE CHARGES
Purchases	.06984%	25.49%	\$0.00	\$5,130.44	\$103.91	-	\$103.91
Cash advances	.06984%	25.49%	-	-	-	-	\$0.00

Total finance charges **\$103.91**

Effective Annual Percentage Rate (APR): 25.49%

Grace Period Type: A (Please see back of statement for the Grace Period explanation.)

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

T1004041 DUE TO IMPROVEMENTS BEING MADE TO OUR EPAY SERVICE, WE WILL NOT BE ABLE TO PROCESS EPAYS FROM THURSDAY, OCT 28 AT 5:00 PM (EASTERN TIME) UNTIL MONDAY, NOV 1 AT 8:00 A.M. WE THANK YOU FOR YOUR PATIENCE AND APOLOGIZE FOR ANY INCONVENIENCE THIS MAY CAUSE.

T1004042 ***TAKE \$10 OFF AL'S FAMILY FARMS FLORIDA GIFT CITRUS!***
A 30% DISCOUNT ON 20 LBS Navel Oranges, Grapefruit or Mixed.
FIRST TIME BUYERS ONLY-\$22.95 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.

T1004100 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 129437 WHERE IT ASKS FOR YOUR CERTIFICATE NUMBER. ACT NOW. QUANTITIES ARE LIMITED!

T1004101 THE TREATS ARE SWEET AT 1-800-FLOWERS.COM(R) WITH BEWITCHING FLOWERS & PLANTS, DELECTABLE GOURMET BASKETS AND TANTALIZING GOODIES THEY'LL GOBBLE UP! BANK ONE CARDHOLDERS SAVE 15%* WHEN USING CODE BANK48. HAPPY HALLOWEEN!
*FOR DETAILS, PLEASE VISIT WWW.1800FLOWERS.COM/DISCLAIMER

This Statement is a Facsimile - Not an Original

Page 77 of 119
Statement for account number: 4417 1241 0115 6732
New Balance \$5,103.24 Payment Due Date 12/19/04 Past Due Amount \$0.00 Minimum Payment \$127.00

PHILIPS

Apr 22 2008

Amount Enclosed \$

Make your check payable to Bank One.
New address or e-mail? Print on back.

Tax time is almost here. Make
your payment using your credit
card. For details, visit
officialpayments.com/bankone

441712410115673200012700005103246

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

25006 BEX Z 32904
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

⑆5000 16028⑆ 22141011567323⑈

PHILIPS

Statement Date: 10/20/04 - 11/24/04
Payment Due Date: 12/19/04
Minimum Payment Due: \$127.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,100.22
Payment, Credits -\$127.00
Finance Charges +\$130.02
New Balance \$5,103.24

Total Credit Line \$5,500
Available Credit \$396
Cash Access Line \$1,100
Available for Cash \$396

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points from previous statement 830
Points earned on purchases 0
Total points remaining 0
Points unavailable for redemption 830
32 Points due to expire on 02/2008

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
11/13	13193182700000041094227	Payment Thank You Wilmington DE	\$127.00	

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 36 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	07052%	25.74%	\$5,121.16	\$130.02	\$0.00	\$130.02
Cash advances	.07052%	25.74%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$130.02

Effective Annual Percentage Rate (APR): 25.74%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Bank One and Chase have merged. During the merger transition
you may receive communications from us under both the Bank
One and Chase brands. Both brands mean Chase Manhattan Bank
USA, N.A., which owns your account and issues your card. We
look forward to serving you and thank you for your business!

Did you know you have access to a Free Year End Summary?
Just login online at cardmemberservices.com by 12/31/04 and
a copy will be automatically available online by 2/1/05!
It's that simple!

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Representatives are always available to assist you. You can reach a representative by pressing 0 after you enter your account number.

Crediting of Payments: Payments received by 1:00 p.m. on any day except December 25 will be credited to your account as of the day of receipt. There may be a delay of up to 5 days in posting payments if the payment is not accompanied by the payment coupon, if the payment is not made by check or money order, if the payment is not received in the envelope provided, if the payment is not received at the location shown on the front of this statement or if the envelope contains more than one payment or coupon, or if there are staples, paper clips, or correspondence included with your payment. We do not accept checks or money orders drawn on non-US banks. Checks must be in US Dollars. You may pay more than the minimum payment due and may pay the full amount you owe us at any time. If you have a balance that is subject to finance charges, the sooner you pay us, the less you will pay in finance charges because finance charges accrue on your balance each day.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Reasonable Factor: (Applicable only for accounts with an Annual Membership Fee.) Please note the following information in connection with the renewal of your credit card account each year. The Annual Percentage Rate for purchases applicable to the balance on your account is set forth on the front of your statement (and if your Annual Percentage Rate is variable, the index and margin are described in your Cardmember Agreement). The Annual Membership Fee, if applicable, is shown as a transaction amount on the front of your statement in the month that it is posted to your account.

If your Account has an Annual Membership Fee, it will be billed each year or in monthly installments, whether or not you use your Account, and you agree to pay it when billed. The Annual Membership Fee is non-refundable unless you notify us that you wish to close your Account within 30 days of the date we mail your billing statement on which the Annual Membership Fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the Annual Membership Fee does not affect our right to close your Account, limit your right to make Purchases or obtain Cash Advances. If your Account is closed by you or us, we will continue to charge the Annual Membership Fee until you pay your outstanding balance in full and terminate your Account relationship.

Minimum Finance Charge: There is a minimum Finance Charge as stated in your Cardmember Agreement, as amended. In any billing cycle in which you owe a Finance Charge.

Explanation of Finance Charges: We calculate Periodic Finance Charges separately for each feature such as Purchases, Cash Advances, Convenience Checks, Balance Transfers, Promotional Balances, or Overdraft Advances as applicable. We figure the Periodic Finance Charges by applying the applicable Daily Periodic Rate shown on the front of this statement to each feature's daily balance for each day of the current billing cycle. In addition, for Purchases, we apply the Daily Periodic Rate to the daily balance for each day of the previous billing cycle adjusted as described below.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the 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 on the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. We multiply the daily balance by the Daily Periodic Rate to get your Periodic Finance Charges for that day. We then add these Periodic Finance Charges to your daily balance to get the beginning balance for the next day. For Purchases, we do the same thing for each day of the previous cycle to get the daily balance of Purchases for the previous billing cycle. However, if a daily balance for previous billing cycle Purchases is considered to be zero for each day of the previous billing cycle if a Periodic Finance Charge was already imposed on Purchases itemized on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total Periodic Finance Charge for a billing cycle, we add all of the daily

Periodic Finance Charges for all features. If you multiply the Average Daily Balance for each feature by the applicable Daily Periodic Rate and the number of days in the applicable billing cycle(s) and add the results together, the total will equal the Periodic Finance Charges for the billing cycle, except for minor variations due to rounding. To determine an Average Daily Balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s).

If applicable to your credit plan, if you do not pay at least the Minimum Payment Due by the Payment Due Date, your Periodic Rate may be changed to the Default Rate in accordance with your Cardmember Agreement.

Transaction Finance Charge: If stated in your Cardmember Agreement, we will charge you a Transaction Finance Charge if you use your card or account to transfer a balance, or if you use a Convenience Check. The amount of the Transaction Finance Charge is stated in your Cardmember Agreement, as amended. If applicable, you will not be assessed a Transaction Finance Charge for Overdraft Advances.

Grace Period (at least 25 days): We add Periodic Finance Charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that they are charged on Convenience Checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge Periodic Finance Charges on new Purchases (other than Balance Transfers and Convenience Checks) if you pay your full New Balance by the Payment Due Date and your Previous Balance was zero or a credit balance. There is no grace period for Cash Advances, Convenience Checks, Balance Transfers, or Overdraft Advances.

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to contact the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we make you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA080504

Page 105 of 119
Statement for account number: 4417 1241 0115 6732
New Balance \$5,085.49 Payment Due Date 01/18/05 Past Due Amount \$0.00 Minimum Payment \$127.00

PHILIPS

Apr 22 2008

Amount Enclosed \$

Make your check payable to Bank One.
New address or e-mail? Print on back.

Tax time is almost here. Make
your payment using your credit
card. For details, visit
officialpayments.com/bankone

441712410115673200012700005085490

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

00988 BEX Z 35904
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

5000 160 28: 22 14 10 1 156 73 23 11

PHILIPS

Statement Date: 11/25/04 - 12/24/04
Payment Due Date: 01/18/05
Minimum Payment Due: \$127.00

CUSTOMER SERVICE
In U.S. 1-888-795-C568
Español 1-888-446-3308
TDD 1-800-955-6060
Outside U.S. call collect
1-302-594-6200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance \$5,103.24
Payment, Credits -\$127.00
Finance Charges +\$109.25
New Balance \$5,085.49

Total Credit Line \$5,500
Available Credit \$414
Cash Access Line \$1,100
Available for Cash \$414

P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS

P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:

www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points from previous statement 0
Points earned on purchases 0
Total points remaining 0
Points unavailable for redemption 830
32 Points due to expire on 02/2008

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/15	13513502700000078594232	Payment Thank You Wilmington DE	\$127.00	

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07121%	25.99%	\$5,113.82	\$109.25	\$0.00	\$109.25
Cash advances	.07121%	25.99%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$109.25

Effective Annual Percentage Rate (APR): 25.99%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Bank One and Chase have merged. During the merger transition
you may receive communications from us under both the Bank
One and Chase brands. Both brands mean Chase Manhattan Bank
USA, N.A., which owns your account and issues your card. We
look forward to serving you and thank you for your business!

Notice: Effective in January 2005, your reward points will
expire on the last day of your billing cycle that ends
in the thirty-sixth (36th) month in which any of the
points were accrued.

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.

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 presentment and any replacement, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account number to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5949. We reserve all our rights regarding such payments (e.g., it is determined there is no valid dispute or if any such check is resubmitted any other address, we may accept this check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., purchases, balance transfers, cash advances, convenience checks, promotional balances or overdraft advances). If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge if you use your card or account to transfer a balance or if you use a convenience check in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of 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 also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we mail you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address, (if you own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA101504

Apr 22 2008

Page 48 of 119
Statement for account number: 4417 1241 0115 6732

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,071.06	02/18/05	\$0.00	\$126.00

Amount Enclosed \$

Make your check payable to Bank One.
 New address or e-mail? Print on back.

PHILIPS

Did you know you could
 transfer balances online?
 Check out if you qualify by
 going to www.bankoneBT.com.

441712410115673200012600005071063

CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153

00211 BEX Z 02405
 RALPH L CLARK JR
 KATHLEEN K CLARK
 4293 SANBORN RD
 HOUTZDALE PA 16851-8208

⑈5000 160 28⑈ 22 14 10 1 156 73 23⑈

PHILIPS

Statement Date: 12/25/04 - 01/24/05
 Payment Due Date: 02/18/05
 Minimum Payment Due: \$126.00

CUSTOMER SERVICE
 In U.S. 1-888-795-0568
 Español 1-888-446-3308
 TDD 1-800-955-8060
 Outside U.S. call collect
 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance	\$5,085.49	Total Credit Line	\$5,500	P.O. Box 15298
Payment, Credits	-\$127.00	Available Credit	\$428	Wilmington, DE 19850-5298
Finance Charges	+\$112.57	Cash Access Line	\$1,100	
New Balance	\$5,071.06	Available for Cash	\$428	

PAYMENT ADDRESS

P.O. Box 15153
 Wilmington, DE 19886-5153

VISIT US AT:
www.cardmemberservices.com
PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0
Points unavailable for redemption	830
32 Points due to expire on 02/2006	

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/15	10160152700000114658138	Payment Thank You Wilmington DE	\$127.00	

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07121%	25.99%	\$5,099.08	\$112.57	\$0.00	\$112.57
Cash advances	.07121%	25.99%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges	\$112.57

Effective Annual Percentage Rate (APR): 25.99%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
 The Effective APR represents your total finance charges - including transaction fees
 such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Last chance to ensure you receive a Free Year End Summary!
 Just login online at cardmemberservices.com by 2/15/05 and
 a copy will be automatically available online by 3/15/05!
 It's that simple! Don't Delay!

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.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any re-presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be retained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your Account (except that Convenience Checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a periodic cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or you paid your New Balance on your previous statement in full by the payment due date.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on convenience checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for cash advances, convenience checks, balance transfers, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15260, Wilmington, DE 19850-5260 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If you own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA101504

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Statement for account number: 4417 1241 0115 6732
New Balance \$5,058.40 Payment Due Date 03/21/05 Past Due Amount \$0.00 Minimum Payment \$126.00

PHILIPS

Apr 22 2008

Amount Enclosed \$

Make your check payable to Bank One.
New address or e-mail? Print on back.

Did you know you could
transfer balances online?
Check out if you qualify by
going to www.bankoneBT.com.

441712410115673200012600005058400

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

03968 BEX 2 05505
RALPH L CLARK JR
KATHLEEN K CLARK
4299 SANBORN RD
HOUTZDALE PA 16651-8208

5000 160 281 2 2 14 10 1 15673 2 3

PHILIPS

Statement Date: 01/25/05 - 02/24/05
Payment Due Date: 03/21/05
Minimum Payment Due: \$126.00
CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-9060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance	\$5,071.06	Total Credit Line	\$5,500	P.O. Box 15298
Payment, Credits	-\$126.00	Available Credit	\$441	Wilmington, DE 19850-5298
Finance Charges	+\$113.34	Cash Access Line	\$1,100	
New Balance	\$5,058.40	Available for Cash	\$441	

PAYMENT ADDRESS

P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:

www.cardmemberservices.com

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Points forfeited this statement	830
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
02/15	10470462700000151459174	PAYMENT - THANK YOU	\$126.00	

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	.07189%	26.24%	\$5,085.34	\$113.34	\$0.00	\$113.34
Cash advances	.07189%	26.24%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges

\$113.34

Effective Annual Percentage Rate (APR): 26.24%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION
YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK
ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU
DO TODAY, WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED
BUSINESS AND WELCOME TO CHASE!

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach us 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 without address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any re-presentment, from the bank account on which the check is drawn. Our request for your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

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Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. purchases, balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the first day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfer/convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15096 Wilmington, DE 19850-5096 as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding 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.)

NA020105

New Balance \$5,034.68 Payment Due Date 04/18/05 Past Due Amount \$0.00 Minimum Payment \$125.00

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012500005034687

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

03946 BEX Z 08305
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

5000 16028 22141011567323

PHILIPS

Statement Date: 02/25/05 - 03/24/05
Payment Due Date: 04/18/05
Minimum Payment Due: \$125.00
CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,058.40
Payment, Credits -\$126.00
Finance Charges +\$102.28
New Balance \$5,034.68

Total Credit Line \$5,500
Available Credit \$465
Cash Access Line \$1,100
Available for Cash \$465

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

PHILIPS REWARDS SUMMARY

Points from previous statement 0
Points earned on purchases 0
Total points remaining 0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
03/19	10790782700000191695542	PAYMENT - THANK YOU	\$126.00	

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 28 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	07189%	26.24%	\$5,080.75	\$102.28	\$0.00	\$102.28
Cash advances	07189%	26.24%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$102.28

Effective Annual Percentage Rate (APR): 26.24%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

BANK ONE AND CHASE HAVE MERGED. DURING THE MERGER TRANSITION
YOU MAY RECEIVE COMMUNICATIONS FROM US UNDER BOTH THE BANK
ONE AND CHASE BRANDS. PLEASE CONTINUE TO BANK JUST AS YOU
DO TODAY, WHERE YOU DO TODAY. THANK YOU FOR YOUR CONTINUED
BUSINESS AND WELCOME TO CHASE!

Did you know you could transfer balances online?
Check out if you qualify by going to
www.chase.com/balancetransfer.

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.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notices: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. purchases, balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or was received payment of your Most 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 a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfer/convenience checks) if you pay your full Most Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15296, Wilmington, DE 19850-5296 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA020105

New Balance \$5,023.39 Payment Due Date 05/19/05 Past Due Amount \$0.00 Minimum Payment \$125.00

PHILIPS

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012500005023391

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

00355 BEX Z 11405
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

15000 160281 2214 101 15673231

PHILIPS

Statement Date: 03/25/05 - 04/24/05
Payment Due Date: 05/19/05
Minimum Payment Due: \$125.00
CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$5,034.68
Payment, Credits -\$125.00
Finance Charges +\$113.71
New Balance \$5,023.39

Total Credit Line \$5,500
Available Credit \$476
Cash Access Line \$1,100
Available for Cash \$476

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

PHILIPS REWARDS SUMMARY

Points from previous statement 0
Points earned on purchases 0
Total points remaining 0

TRANSACTIONS

Trans	Amount
Date Reference Number Merchant Name or Transaction Description	Credit Debit
04/16 11071062700000227328170 PAYMENT - THANK YOU	\$125.00

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	07258%	26.49%	\$5,053.48	\$113.71	\$0.00	\$113.71
Cash advances	07258%	26.49%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$113.71

Effective Annual Percentage Rate (APR): 26.49%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

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.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any resubmission, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed, by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that your outside lender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 152046, Wilmington, DE 19850-5249. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our 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 or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or we received payment of your First Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic 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 a billing cycle when monthly periodic rates(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfer/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfer/convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 152046 Wilmington, DE 19850-5249 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If you 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.)

MA220105

New Balance \$5,009.34 Payment Due Date 06/18/05 Past Due Amount \$0.00 Minimum Payment \$125.00

PHILIPS

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012500005009342

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

08996 BEX Z 14405 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

5000 16028: 22 14 10 1 15673230

PHILIPS

Statement Date: 04/25/05 - 05/24/05
Payment Due Date: 06/18/05
Minimum Payment Due: \$125.00
CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance	\$5,023.39	Total Credit Line	\$5,500	P.O. Box 15298
Payment, Credits	-\$125.00	Available Credit	\$490	Wilmington, DE 19850-5298
Finance Charges	+\$110.95	Cash Access Line	\$1,100	
New Balance	\$5,009.34	Available for Cash	\$490	

PAYMENT ADDRESS

P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:

www.chase.com/creditcards

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
05/18	11381382700000264204653	PAYMENT - THANK YOU	\$125.00	

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	07326%	26.74%	\$5,047.89	\$110.95	\$0.00	\$110.95
Cash advances	07326%	26.74%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$110.95

Effective Annual Percentage Rate (APR): 26.74%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Philips Visa Rewards Just Got Better.
We are proud to announce that in addition to your favorite
consumer electronics items from Philips, your online rewards
catalog now includes select items from Norelco and Sonicare.
Visit www.visa.philips.com for more details.

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. Advice are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site, will be subject to any processing times disclosed for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15246, Wilmington, DE 19850-5246. We reserve all our rights regarding such payments (e.g. if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g. purchases, balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate; if your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If 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 first balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rate(s) apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rate(s) apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance transfers/convenience checks and cash advance checks from the day the check is accepted by the payee). They continue to be added until the day we receive payment in full. We do not charge periodic finance charges on new purchases (other than balance transfers and balance transfers/convenience checks) if you pay your full New Balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfers/convenience checks, cash advances, cash advance checks, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15246 Wilmington, DE 19850-5246 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (It was not operated by 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

PHILIPS

Apr 22 2008

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$4,998.54	07/19/05	\$0.00	\$124.00

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012400004998545

18077 BEX Z 17505 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 22 11 10 1 156 73 23⑈

PHILIPS

Statement Date: 05/25/05 - 06/24/05
Payment Due Date: 07/19/05
Minimum Payment Due: \$124.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,009.34	Total Credit Line	\$5,500
Payment, Credits	-\$125.00	Available Credit	\$501
Finance Charges	+\$114.20	Cash Access Line	\$1,100
New Balance	\$4,998.54	Available for Cash	\$501

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

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
06/16	11671672700000306326707	PAYMENT - THANK YOU	\$125.00	

FINANCE CHARGES

PERIODIC RATE(S) AND APR(S) MAY VARY

Category	Daily Periodic Rate 31 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	07326%	26.74%	\$5,028.37	\$114.20	\$0.00	\$114.20
Cash advances	07326%	26.74%	\$0.00	\$0.00	\$0.00	\$0.00

Total finance charges \$114.20

Effective Annual Percentage Rate (APR): 26.74%

The Corresponding APR is the rate of interest you pay when you carry a balance on purchases or cash advances.
The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

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.

We are proud to announce that in addition to your favorite
consumer electronics items from Philips, your online rewards
catalog now includes select items from Norelco and Sonicare.
Visit www.visa.philips.com for more details.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number located on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable to U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions, and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions, or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment, which you send us for less than the full balance due that is marked "paid in full" or contains a similar notation or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Service, P.O. Box 15049, Wilmington, DE 19850-0049. We reserve all our rights regarding such payments (e.g., if it is determined there is no valid dispute, or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Payment Allocation: We will allocate your payments and credits in a way that is most favorable to us.

Annual Personal Notice: If your account has an annual fee, it will be billed once a year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., purchases, balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If your annual percentage rate is variable, the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and we will also charge you a transaction finance charge for each balance transfer, balance transfer/convenience check, cash advance, or cash advance check, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning

balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that balance transfer/convenience checks and cash advance checks are added as of the date accepted by the payee). Fees are added either on the date of a related transaction or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or was received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when daily periodic rates apply, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when monthly periodic rates apply, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We add periodic finance charges to your balance from the later of the transaction date or the beginning of the billing cycle in which they are posted to your account (except that they are charged on balance 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 item balance by the payment due date and your previous balance was zero or a credit balance. There is no grace period for balance transfers, balance transfer/convenience checks, cash advances, cash advance checks, or overdraft advances.

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15290 Wilmington, DE 19850-0290 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount in question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding those made with a convenience check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

MA120105

Apr 22 2008

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Statement for account number: 4417 1241 0115 6732

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$4,985.71	08/18/05	\$0.00	\$124.00

PHILIPS

Amount Enclosed

\$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back

441712410115673200012400004985710000000

16515 BEX Z 20606 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

:5000 160 28: 2 2 1 4 1 0 1 1 5 6 7 3 2 3

PHILIPS

Statement Date: 06/25/05 - 07/24/05
Payment Due Date: 08/18/05
Minimum Payment Due: \$124.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance	\$4,988.54	Total Credit Line	\$5,500	P.O. Box 15298
Payment, Credits	-\$124.00	Available Credit	\$514	Wilmington, DE 19850-5298
Finance Charges	+\$111.17	Cash Access Line	\$1,100	PAYMENT ADDRESS
New Balance	\$4,985.71	Available for Cash	\$514	P.O. Box 15153
				Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
07/15	119619627357831900000008	PAYMENT - THANK YOU	\$124.00	

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .07395%	26.99%	\$5,011.03	\$111.17	\$0.00	\$111.17
Cash advances	V .07395%	26.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$111.17

Effective Annual Percentage Rate (APR): 26.99%

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

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.

Did you know you could transfer balances online?
Check out if you qualify by going to
www.chase.com/balancetransfer.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advertisements are always available to assist you. You can reach our Advertiser by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable 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 23 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus, such as late payments, missed payments or other details on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us by less than the full balance due that is marked "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 you a statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Fees and Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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 charges (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on item purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15049, Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to 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.

MA071005

Page 4 of 119
Statement for account number: 4417 1241 0115 6732
New Balance \$4,977.34 Payment Due Date 09/18/05 Past Due Amount \$0.00 Minimum Payment \$124.00

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back

44171241011567320001240000497734000000

20568 BEX 2 23605 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

5000 160 28: 2 2 1 4 1 0 1 1 5 6 7 3 2 3

PHILIPS

Statement Date: 07/25/05 - 08/24/05
Payment Due Date: 09/18/05
Minimum Payment Due: \$124.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance \$4,985.71
Payment, Credits -\$124.00
Finance Charges +\$115.63
New Balance \$4,977.34

Total Credit Line \$5,500
Available Credit \$522
Cash Access Line \$1,100
Available for Cash \$522

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

PHILIPS REWARDS SUMMARY

Points from previous statement 0
Points earned on purchases 0
Total points remaining 0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
08/14	12262262721569822400004	PAYMENT - THANK YOU	\$124.00	

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 .07463%	27.24%	\$4,997.77	\$115.63	\$0.00	\$115.63
Cash advances	V .07463%	27.24%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$115.63

Effective Annual Percentage Rate (APR): 27.24%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no stamps, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors or our website will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

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 15048, Wilmington, DE 19850-5048. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received in any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advances checks (check transaction), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the first day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on non-purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

Grace Period for Qualifying Promotional Balance: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15259, Wilmington, DE 19850-5259 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to contact the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA071005

Page 50 of 119
Statement for account number: 4417 1241 0115 6732
New Balance \$4,969.95
Payment Due Date 10/19/05
Past Due Amount \$0.00
Minimum Payment \$124.00

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012400004969950000002

37922 BEX 2 26705 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

⑆500016028⑆ 22141011567323⑈

PHILIPS

Statement Date: 08/25/05 - 09/24/05
Payment Due Date: 10/19/05
Minimum Payment Due: \$124.00
CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance	\$4,977.34	Total Credit Line	\$5,500	P.O. Box 15298
Payment, Credits	-\$124.00	Available Credit	\$530	Wilmington, DE 19850-5298
Finance Charges	+\$116.61	Cash Access Line	\$1,100	
New Balance	\$4,969.95	Available for Cash	\$530	

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
09/15	12582582722287655800000	PAYMENT - THANK YOU	\$124.00	

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 .07532%	27.49%	\$4,993.84	\$116.61	\$0.00	\$116.61
Cash advances	V .07532%	27.49%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$116.61

Effective Annual Percentage Rate (APR): 27.49%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advances are always available to assist you. You can reach us at 1-800-888-8888 after your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. With your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "hold in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, 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 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 rate shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may consist of different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or on received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 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.

MA071005

Statement for account number: 4417 1241 0115 6732

Apr 22 2008

New Balance \$4,958.55 Payment Due Date 11/18/05 Past Due Amount \$0.00 Minimum Payment \$123.00

PHILIPS

Amount Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012300004758550000009

21149 BEX Z 29705 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 22141011567323⑈

PHILIPS

Statement Date: 09/25/05 - 10/24/05
Payment Due Date: 11/18/05
Minimum Payment Due: \$123.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance \$4,969.95
Payment, Credits -\$124.00
Finance Charges +\$112.60
New Balance \$4,958.55

Total Credit Line \$5,500
Available Credit \$541
Cash Access Line \$1,100
Available for Cash \$541

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
10/15	12692682722979465200003	PAYMENT - THANK YOU	\$124.00	

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 .07532%	27.49%	\$4,983.13	\$112.60	\$0.00	\$112.60
Cash advances	V .07532%	27.49%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$112.60

Effective Annual Percentage Rate (APR): 27.49%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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. Advertisers are always available to assist you. You can reach an Advertiser by providing either your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentation and any representation from the bank account on which the check was drawn. Our request for your payment check is your authorization for us to collect the amount of the check electronically or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15043, Wilmington, DE 19850-5043. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Rate and Notice: If your account has an annual fee, it will be billed each year on its monthly installment, whether or not you use your account, and you agree to pay it when billed. 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 rate shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks (check transaction), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges and a transaction finance charge for each balance transfer, cash advance or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases featured on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period: (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15259 Wilmington, DE 19850-5259 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the items you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA071006

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012300004952880000009

34486 BEX Z 92806 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

5000 160 281 2214 101156732311

PHILIPS

Statement Date: 10/25/05 - 11/24/05
Payment Due Date: 12/19/05
Minimum Payment Due: \$123.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance	\$4,958.55	Total Credit Line	\$5,500	P.O. Box 15298
Payment, Credits	-\$123.00	Available Credit	\$547	Wilmington, DE 19850-5298
Finance Charges	+\$117.33	Cash Access Line	\$1,100	PAYMENT ADDRESS
New Balance	\$4,952.88	Available for Cash	\$547	P.O. Box 15153

Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
11/16	13203202723663542900007	PAYMENT - THANK YOU	\$123.00	

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 .07600%	27.74%	\$4,979.68	\$117.33	\$0.00	\$117.33
Cash advances	V .07600%	27.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$117.33

Effective Annual Percentage Rate (APR): 27.74%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance or: 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 Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advice is always available to assist you. You can reach us 24 hours by visiting www.citibank.com or calling 1-800-950-5628.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in this envelope, provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no stamps, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your 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 your outstanding balance is full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks (check transactions), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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. If it gives us that day's daily balance, a credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features, to determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if 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.

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15259, Wilmington, DE 19850-5259 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem occurred. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount your question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have filed a good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have 14 protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA071006

Page 94 of 119
Statement for account number: 4417 1241 0115 6732
New Balance \$4,944.26 Payment Due Date 01/18/06 Past Due Amount \$0.00 Minimum Payment \$123.00

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
Now address or e-mail? Print on back

441712410115673200012300004944260000006

32678 BEX 2 35805 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-6208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 22 14 10 1 156 73 23⑈

PHILIPS

Statement Date: 11/25/05 - 12/24/05
Payment Due Date: 01/18/06
Minimum Payment Due: \$123.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance	\$4,952.88	Total Credit Line	\$5,500	P.O. Box 15298
Payment, Credits	-\$123.00	Available Credit	\$555	Wilmington, DE 19850-5298
Finance Charges	+\$114.38	Cash Access Line	\$1,100	PAYMENT ADDRESS
New Balance	\$4,944.26	Available for Cash	\$555	P.O. Box 15153

Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/16	13503502724454492600006	PAYMENT - THANK YOU	\$123.00	

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresponding APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	FINANCE CHARGES
Purchases	V .07669%	27.99%	\$4,971.34	\$114.38	\$0.00	\$114.38
Cash advances	V .07669%	27.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$114.38

Effective Annual Percentage Rate (APR): 27.99%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

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 us 24 hours a day by calling 1-800-888-8888 or by visiting our website at www.1000000000.com.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable to U.S. Dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 29 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions and is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported incorrect information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any replacement, from the bank account on which the check was drawn. Our receipt of your payment check is 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 "hold in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, 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 on which your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rate shown on this statement, separately for each feature (e.g., initial transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions

are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases reported on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of 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, (e.g., 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.

Grace Period for Qualifying Promotional Balances: You will not incur periodic finance charges on a qualifying promotional balance if you pay that balance in full by the specified expiration date. To avoid finance charges on new purchases when your New Balance includes a qualified promotional balance, pay your full New Balance minus your total qualifying promotional balances by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your only balance consists of qualifying promotional balances.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Services on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount your question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

MA071005

Page 100 of 119
Statement for account number: 4417 1241 0115 6732
New Balance \$4,939.13 Payment Due Date 02/18/06 Past Due Amount \$0.00 Minimum Payment \$123.00

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012300004939130000006

21115 BEX 2 02406 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 2 2 4 1 0 1 1 5 6 7 3 2 3⑈

PHILIPS

Statement Date: 12/25/05 - 01/24/06
Payment Due Date: 02/18/06
Minimum Payment Due: \$123.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance \$4,944.26
Payment, Credits -\$123.00
Finance Charges +\$117.87
New Balance \$4,939.13

Total Credit Line \$5,500
Available Credit \$560
Cash Access Line \$1,100
Available for Cash \$560

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement 0
Points earned on purchases 0
Total points remaining 0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/14	10150142725196978100003	PAYMENT - THANK YOU	\$123.00	

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 .07669%	27.99%	\$4,957.74	\$117.87	\$0.00	\$117.87
Cash advances	V .07669%	27.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$117.87

Effective Annual Percentage Rate (APR): 27.99%

Please see reverse side for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.
The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payment by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. With your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 6 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any representation, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check, routing and account numbers to your bank. Your bank account may be debited as early as the same day you receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, as partially for each feature (e.g., balance transfers, new finance charges and cash advance charges ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including loss, 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 designated by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases included on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these

results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We 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 not later than 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 exceeds only a Qualifying Promotional Financing balance.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as 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 15028 Wilmington, DE 19850-0258 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (including purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have the protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we can or operate the merchant, or if we mailed you the advertisement for the property or services.

Statement for account number: 4417 1241 0115 6732

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$4,934.74	03/21/06	\$0.00	\$123.00

PHILIPS

Amount Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back

441712410115673200012300004934740000004

24692 BEX Z 05506 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 16028⑆ 2214 1011567323⑈

PHILIPS

Statement Date:	01/25/06 - 02/24/06	CUSTOMER SERVICE
Payment Due Date:	03/21/06	In U.S. 1-888-795-0568
Minimum Payment Due:	\$123.00	Español 1-888-446-3308
		TDD 1-800-955-8060
		Outside U.S. call collect
		1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance	\$4,939.13	Total Credit Line	\$5,500	P.O. Box 15298
Payment, Credits	-\$123.00	Available Credit	\$565	Wilmington, DE 19850-5298
Finance Charges	+\$118.61	Cash Access Line	\$1,100	PAYMENT ADDRESS
New Balance	\$4,934.74	Available for Cash	\$565	P.O. Box 15153
				Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount
			Credit Debit
02/12	10440432725934433100001	PAYMENT - THANK YOU	\$123.00

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 .07737%	28.24%	\$4,945.05	\$118.61	\$0.00	\$118.61
Cash advances	V .07737%	28.24%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$118.61

Effective Annual Percentage Rate (APR): 28.24%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or 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 described for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any 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 number to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment 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 15209, Wilmington, DE 19850-5209. 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 Recurring Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and limit your credit to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (e.g., balance transfer/advance checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the 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 charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days)

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

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 the section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of these Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15209, Wilmington, DE 19850-5209 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the 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 later or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rate for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or service.

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Statement for account number: 4417 1241 0115 6732
New Balance \$4,919.30
Payment Due Date 04/18/06
Past Due Amount: \$0.00
Minimum Payment \$122.00

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012200004919300000000

27515 BEX Z 08306 C
RALPH L. CLARK JR.
KATHLEEN K. CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 22 14 10 1 156 73 23⑈

PHILIPS

Statement Date: 02/25/06 - 03/24/06
Payment Due Date: 04/18/06
Minimum Payment Due: \$122.00
CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

ACCOUNT INQUIRIES

Previous Balance	\$4,934.74	Total Credit Line	\$5,500	P.O. Box 15298
Payment, Credits	-\$123.00	Available Credit	\$580	Wilmington, DE 19850-5298
Finance Charges	+\$107.56	Cash Access Line	\$1,100	PAYMENT ADDRESS
New Balance	\$4,919.30	Available for Cash	\$580	P.O. Box 15153

Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
03/20	10790792726900148500001	PAYMENT - THANK YOU	\$123.00	

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 .07737%	28.24%	\$4,964.63	\$107.56	\$0.00	\$107.56
Cash advances	V .07737%	28.24%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$107.56

Effective Annual Percentage Rate (APR): 28.24%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our 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, cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "Y" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of 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 15099, Wilmington, DE 19850-5099 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount of your question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

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Statement for account number: 4417 1241 0115 6732
New Balance \$4,916.12 Payment Due Date 05/19/06 Past Due Amount \$0.00 Minimum Payment \$122.00

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012200004916120000003

20899 BEX 2 11406 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

⑆500016028⑆ 2241011567323⑆

PHILIPS

Statement Date: 03/25/06 - 04/24/06
Payment Due Date: 05/19/06
Minimum Payment Due: \$122.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,919.30	Total Credit Line	\$5,500
Payment, Credits	-\$122.00	Available Credit	\$583
Finance Charges	+\$118.82	Cash Access Line	\$1,100
New Balance	\$4,916.12	Available for Cash	\$583

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
04/08	10990982727407715900009	PAYMENT - THANK YOU	\$122.00	

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 .07806%	28.49%	\$4,910.01	\$118.82	\$0.00	\$118.82
Cash advances	V .07806%	28.49%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$118.82

Effective Annual Percentage Rate (APR): 28.49%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any subsequent, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a debit 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 "hold in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, 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 rate shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "0" next to a periodic rate on this statement, that rate may vary, and the indexed margin is used to determine that rate and its corresponding APR as described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases financed on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days)

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, you must call or write (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

New Balance \$4,910.91 Payment Due Date 06/18/06 Past Due Amount \$0.00 Minimum Payment \$122.00

PHILIPS

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012200004910910000002

21688 BEX 2 14406 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

1:5000 160 28: 2 2 1 4 1 0 1 1 5 6 7 3 2 3

PHILIPS

Statement Date: 04/25/06 - 05/24/06
Payment Due Date: 06/18/06
Minimum Payment Due: \$122.00
CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,916.12	Total Credit Line	\$5,500
Payment, Credits	-\$122.00	Available Credit	\$589
Finance Charges	+\$116.79	Cash Access Line	\$1,100
New Balance	\$4,910.91	Available for Cash	\$589

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
05/18	11381382728483085600002	PAYMENT - THANK YOU	\$122.00	

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 .07874%	28.74%	\$4,944.13	\$116.79	\$0.00	\$116.79
Cash advances	V .07874%	28.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$116.79

Effective Annual Percentage Rate (APR): 28.74%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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.

Checks Collected Electronically: We reserve the right to electronically collect your eligible payment checks, at first presentment and any re-presentment, from the bank account on which the check was drawn. Our receipt of your payment check is your authorization for us to collect the amount of the check electronically, or if needed by a draft drawn against the bank account. Checks will be collected electronically by sending the check amount along with the check routing and account numbers to your bank. Your bank account may be debited as early as the same day we receive your payment. The original check will be destroyed and an image will be maintained in our records.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "held 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 "0%" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payor or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this each day's average daily balance is a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases financed on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days)

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of 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 Rate for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

New Balance \$4,909.35 Payment Due Date 07/19/06 Past Due Amount \$0.00 Minimum Payment \$122.00

PHILIPS

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012200004909350000006

44587 BEX Z 17506 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

⑆5000 16028⑆ 2214 1011567323⑈

PHILIPS

Statement Date: 05/25/06 - 06/24/06
Payment Due Date: 07/19/06
Minimum Payment Due: \$122.00

CUSTOMER SERVICE
In U.S. 1-888-795-0558
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,910.91	Total Credit Line	\$5,500
Payment, Credits	-\$122.00	Available Credit	\$590
Finance Charges	+\$120.44	Cash Access Line	\$1,100
New Balance	\$4,909.35	Available for Cash	\$590

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
06/16	11671672729257380100005	PAYMENT - THANK YOU	\$122.00	

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 07874%	28.74%	\$4,933.82	\$120.44	\$0.00	\$120.44
Cash advances	V 07874%	28.74%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$120.44

Effective Annual Percentage Rate (APR): 28.74%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.
Just call 1-800-297-4970 to create your PIN today.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen 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 Collection: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a 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 "1" next to a periodic rate on this statement, that rate may vary, and the index and example 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 described by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 26 days)

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

• Your name and account number

• The dollar amount of the suspected error

• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the issue you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rate for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Apr 22 2008

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Statement for account number: 4417 1241 0115 6732

New Balance \$4,904.72 Payment Due Date 08/18/06 Past Due Amount \$0.00 Minimum Payment \$118.00

PHILIPS

Amount Enclosed \$ Make your check payable to Chase Card Services.
 New address or e-mail? Print on back.

441712410115673200011800004904720000005

26022 BEX 2 2006 C
 RALPH L CLARK JR
 KATHLEEN K CLARK
 4253 SANBORN RD
 HOUTZDALE PA 16851-8208



CARDMEMBER SERVICE
 PO BOX 15153
 WILMINGTON DE 19886-5153



⑆500016028⑆ 22141011567323⑈

PHILIPS

Statement Date: 06/25/06 - 07/24/06
 Payment Due Date: 08/18/06
 Minimum Payment Due: \$118.00

CUSTOMER SERVICE
 In U.S. 1-888-795-0568
 Español 1-888-446-3308
 TDD 1-800-955-8090
 Pay by phone 1-800-438-7958
 Outside U.S. call collect
 1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,909.35	Total Credit Line	\$5,500
Payment, Credits	-\$122.00	Available Credit	\$595
Finance Charges	+\$117.37	Cash Access Line	\$1,100
New Balance	\$4,904.72	Available for Cash	\$595

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
07/15	11971962730068207500007	PAYMENT - THANK YOU	\$122.00	

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 .07943%	28.99%	\$4,925.50	\$117.37	\$0.00	\$117.37
Cash advances	V .07943%	28.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$117.37

Effective Annual Percentage Rate (APR): 28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.
 Just call 1-800-297-4970 to create your PIN today.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on the statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment envelope provided with our address viewed 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 Collection: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15040, Wilmington, DE 19850-5040. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute 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 renewal fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "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 denoted by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

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 15249, Wilmington, DE 19850-5249 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

New Balance \$4,907.91 Payment Due Date 09/18/06 Past Due Amount \$0.00 Minimum Payment \$122.00

PHILIPS

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200012200004907910000006

26452 BEX Z 23606 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



5000 160 281 2214 101156732311

PHILIPS

Statement Date: 07/25/06 - 08/24/06
Payment Due Date: 09/18/06
Minimum Payment Due: \$122.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,904.72	Total Credit Line	\$5,500
Payment, Credits	-\$118.00	Available Credit	\$592
Finance Charges	+\$121.19	Cash Access Line	\$1,100
New Balance	\$4,907.91	Available for Cash	\$592

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Amount Debit
08/14	126226440000000066593	PAYMENT - THANK YOU	\$118.00	

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 .07943%	28.99%	\$4,921.56	\$121.19	\$0.00	\$121.19
Cash advances	V .07943%	28.99%	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges						\$121.19

Effective Annual Percentage Rate (APR): 28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.
Just call 1-800-297-4970 to create your PIN today.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 9 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on a payee 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 time disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Collections: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15299, Wilmington, DE 19850-5299. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you 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 separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including less, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day. If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases limited on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance and payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by

the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Error or 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 Rate for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we resold you the advertisement for the property or services.

New Balance \$4,902.30 Payment Due Date 11/18/06 Past Due Amount \$0.00 Minimum Payment \$117.00

PHILIPS

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back

441712410115673200011700004902300000004

24452 BEX Z 29706 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

1:5000 160 281: 2214 101 156732311

PHILIPS

Statement Date: 09/25/06 - 10/24/06
Payment Due Date: 11/18/06
Minimum Payment Due: \$117.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,906.85	Total Credit Line	\$5,500
Payment, Credits	-\$121.00	Available Credit	\$597
Finance Charges	+\$116.45	Cash Access Line	\$1,100
New Balance	\$4,902.30	Available for Cash	\$597

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 account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
10/06	1279279440000000137639	PAYMENT - THANK YOU	\$121.00	

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 .07943%	28.99%	\$4,886.60	\$116.45	\$0.00	\$0.00	\$116.45
Cash advances	V .07943%	28.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$116.45

Effective Annual Percentage Rate (APR): 28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Did you know you can use your credit card to access cash whenever and wherever you need it? All you need is your PIN (Personal Identification Number) and an ATM.
Just call 1-800-297-4970 to create your PIN today.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other delinquencies on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Customer Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check conversion or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "held in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5299. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charges each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle. If a periodic finance charge was already billed on purchases funded on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive full payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance within the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your 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 "likened payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the 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.

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200024000005059630000007

33901 BEX Z 32806 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



5000 160281 2214 101 15673231

PHILIPS

Statement Date: 10/25/06 - 11/24/06
Payment Due Date: 12/19/06
Minimum Payment Due: \$240.00

CUSTOMER SERVICE
In U.S. 1-888-795-0558
Español 1-888-446-3308
TDD 1-800-955-8050
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$4,902.30	Total Credit Line	\$5,500
Purchases, Cash, Debits	+\$35.00	Available Credit	\$440
Finance Charges	+\$122.33	Cash Access Line	\$1,100
New Balance	\$5,059.63	Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your credit card account is past due. Please send payment immediately. Call 1-800-955-8030 (collect 1-302-694-8200) today.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount	
			Credit	Debit
11/19		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. 31 days in cycle APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	V .07943%	28.99%	\$4,967.93	\$122.33	\$0.00	\$0.00	\$0.00	\$122.33
Cash advances	V .07943%	28.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges								\$122.33

Effective Annual Percentage Rate (APR): 28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees - such as cash advance and balance transfer fees - expressed as a percentage.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by this 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 conversion or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15249, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rate shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advances (check transactions), purchases, balance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "TV" next to a periodic rate on the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply, based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases itemized on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15249 Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check) and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have 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.

Apr 22 2008

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Statement for account number: 4417 1241 0115 6732

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,216.77	01/18/07	\$240.00	\$363.00

PHILIPS

Amount Enclosed

\$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back

441712410115673200036300005216770000001

72204 BEX Z 35806 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22141011567323⑈

PHILIPS

Opening/Closing Date: 11/25/06 - 12/24/06
Payment Due Date: 01/18/07
Minimum Payment Due: \$363.00

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,059.63	Total Credit Line	\$5,500
Purchases, Cash, Debits	+\$35.00	Available Credit	\$283
Finance Charges	+\$122.14	Cash Access Line	\$1,100
New Balance	\$5,216.77	Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

Your credit card account is past due. Please send payment immediately. Call 1-800-955-8030 (collect 1-302-594-8200) today.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
12/19		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 30 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	V 07943%	28.99%	\$5,125.35	\$122.14		\$0.00	\$0.00	\$122.14
Cash advances	V 07943%	28.99%	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
Total finance charges								\$122.14

Effective Annual Percentage Rate (APR): 28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window. The envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Services address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check conversion or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" on the front of the check, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is 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.

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Grace Period (at least 20 days): We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Error or Question About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay a payment in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Services address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Apr 22 2008

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Statement for account number: 4417 1241 0115 6732

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,381.97	02/18/07	\$363.00	\$454.00

PHILIPS

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.

441712410115673200049400005381970000001

24458 BEX Z 02407 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16551-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22141011567323⑈

PHILIPS

Opening/Closing Date:
Payment Due Date:
Minimum Payment Due:

12/25/06 - 01/24/07
02/18/07
\$494.00

CUSTOMER SERVICE

In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,216.77	Total Credit Line	\$5,500
Purchases, Cash, Debits	+\$35.00	Available Credit	\$118
Finance Charges	+\$130.20	Cash Access Line	\$1,100
New Balance	\$5,381.97	Available for Cash	\$0

ACCOUNT INQUIRIES

P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS

P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:www.chase.com/creditcards

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-594-8200) today.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
01/18		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .07943%	28.99%	\$5,287.31	\$130.20	\$0.00	\$0.00	\$130.20
Cash advances	V .07943%	28.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$130.20

Effective Annual Percentage Rate (APR): 28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Card: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for these payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Services address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from our financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payment: Any payment check or other form of payment that you send us for less than the full balance due that is marked "held in full" or contains a similar notation, or that you otherwise tender in full satisfaction a disputed amount, will 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 Recurring Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. This annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our right to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers, convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances, promotional finance 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 "N" next to a periodic rate on the statement, that rate may vary and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If the statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases handled on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of 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 charge for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accrue periodic finance charges on a transaction fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of these Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, call the Cardmember Services on a separate sheet at P.O. Box 15049, Wilmington, DE 19850-5049 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Services address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we make your advertisement for the property or services.

Page 18 of 119
Statement for account number: 4417 1241 0115 6732
New Balance \$5,551.28 Payment Due Date 03/21/07 Past Due Amount \$494.00 Minimum Payment \$680.28

PHILIPS

Apr 22 2008

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.

441712410115673200068028005551280000001

50859 BEX 2 06507 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

⑆500016028⑆ 22141011567323⑈

PHILIPS

Opening/Closing Date: 01/25/07 - 02/24/07
Payment Due Date: 03/21/07
Minimum Payment Due: \$680.28

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-438-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,381.97	Total Credit Line	\$5,500
Purchases, Cash, Debits	+\$35.00	Available Credit	\$0
Finance Charges	+\$134.31	Cash Access Line	\$1,100
New Balance	\$5,551.28	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.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

TRANSACTIONS

Trans Date	Reference Number	Merchant Name or Transaction Description	Amount Credit	Debit
02/18		LATE FEE		\$35.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .07943%	28.99%	\$5,454.50	\$134.31	\$0.00	\$0.00	\$134.31
Cash advances	V .07943%	28.99%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$134.31

Effective Annual Percentage Rate (APR): 28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due 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 or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

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To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases earned on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We assess periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

New Balance \$5,551.28 Payment Due Date 04/18/07 Past Due Amount \$629.00 Minimum Payment \$791.28

PHILIPS

Apr 22 2008

Amount Enclosed \$ Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200079128005551280000008

02112 BEX 9 08307 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208

|||||

CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

|||||

15000160281 2214101156732311

PHILIPS

Opening/Closing Date: 02/25/07 - 03/24/07
Payment Due Date: 04/18/07
Minimum Payment Due: \$791.28
CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,551.28	Total Credit Line	\$5,500
New Balance	\$5,551.28	Available Credit	\$0
		Cash Access Line	\$1,100
		Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

It's not too late to resolve the outstanding balance on your credit card account. We have a variety of payment options that may be right for you. Call 1-888-792-7547 (collect 1-302-584-8200) today.

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

FINANCE CHARGES

Category	Daily Periodic Rate 28 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases	.00000%	0.00%	\$5,551.28	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

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).

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 "held in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it, or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfers/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). Please consult your Cardmember Agreement for the features that are applicable to your card. These calculations may combine different categories with the same daily periodic rate. If there is a "V" next to a periodic rate on the statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charge for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.) If this statement shows a previous cycle average daily balance for purchases, we do the same thing for each day of the previous cycle to get the daily balance of purchases for the previous billing cycle. However, the daily balance for previous billing cycle purchases is considered to be zero for each day of the previous billing cycle if a periodic finance charge was already billed on purchases handled on your previous statement or we received payment of your New Balance on your previous statement in full by the date and time your payment was due.

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of 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 grace period if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There

is no grace period for balance transfers, cash advances, check transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

For "deferred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to 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.

Apr 22 2008

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Statement for account number: 4417 1241 0115 6732

New Balance	Payment Due Date	Past Due Amount	Minimum Payment
\$5,551.28	05/19/07	\$740.00	\$902.28

PHILIPS

Amount Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200090228005551280000004

02411 BEX 8 11407 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16851-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆500016028⑆ 22141011567323⑈

PHILIPS

Opening/Closing Date:
Payment Due Date:
Minimum Payment Due:

03/25/07 - 04/24/07
05/19/07
\$902.28

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-594-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,551.28	Total Credit Line	\$5,500
New Balance	\$5,551.28	Available Credit	\$0
		Cash Access Line	\$1,100
		Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

You haven't made the required payments and your credit card account is 150 days past due.
You can still turn things around. Call us today at 1-888-792-7547 (collect 1-302-594-8200) so
that we can find a solution for your situation.

Your account is closed. Please continue to make monthly payments by the due date until your
balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Corresp. APR	Average Daily Balance	Finance Charge		Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
				Due To Periodic Rate				
Purchases	.00000%	0.00%	\$5,551.28	\$0.00		\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
Total finance charges								\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees
such as cash advance and balance transfer fees - expressed as a percentage.

This Statement is a Facsimile - Not an original

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____

Zip: _____

Home Phone: _____

Work Phone: _____

E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactions"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges) subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 25 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5209 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.

ent for account number: 4417 1241 0115 6732

Balance Due Date Past Due Amount Minimum Payment
\$51.28 06/18/07 \$851.00 \$1,013.28

PHILIPS

Enclosed \$

Make your check payable to Chase Card Services.
New address or e-mail? Print on back.

441712410115673200101328005551280000000

02543 BEX 9 14407 C
RALPH L CLARK JR
KATHLEEN K CLARK
4293 SANBORN RD
HOUTZDALE PA 16651-8208



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



⑆5000 160 28⑆ 2214 1011567323⑈

PHILIPS

Opening/Closing Date:
Payment Due Date:
Minimum Payment Due

04/25/07 - 05/24/07
06/18/07
\$1,013.28

CUSTOMER SERVICE
In U.S. 1-888-795-0568
Español 1-888-446-3308
TDD 1-800-955-8060
Pay by phone 1-800-436-7958
Outside U.S. call collect
1-302-694-8200

VISA ACCOUNT SUMMARY

Account Number: 4417 1241 0115 6732

Previous Balance	\$5,551.28	Total Credit Line	\$5,500
New Balance	\$5,551.28	Available Credit	\$0
		Cash Access Line	\$1,100
		Available for Cash	\$0

ACCOUNT INQUIRIES
P.O. Box 15298
Wilmington, DE 19850-5298

PAYMENT ADDRESS
P.O. Box 15153
Wilmington, DE 19886-5153

VISIT US AT:
www.chase.com/creditcards

The outstanding balance on your credit card account is scheduled to be written off as a bad debt shortly. As a result, your credit bureau will be updated with a negative rating that could last for up to seven years. We can still help, but you need to call us now at 1-888-792-7547 (collect 1-302-694-8200).

Your account is closed. Please continue to make monthly payments by the due date until your balance is paid in full.

PHILIPS REWARDS SUMMARY

Points from previous statement	0
Points earned on purchases	0
Total points remaining	0

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	.00000%	0.00%	\$5,551.28	\$0.00	\$0.00	\$0.00	\$0.00
Cash advances	.00000%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$0.00

Effective Annual Percentage Rate (APR): 0.00%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
 City: _____
 State: _____
 Zip: _____
 Home Phone: _____
 Work Phone: _____
 E-mail Address: _____

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement. Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement and must be made by check or money order, payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service, Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account, and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges, using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction") purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299, Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

CHASE BANK USA, N.A.,

Plaintiff,

v.

NO.: 08-539-CD

RALPH L CLARK,

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

D

5981142

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 or 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.

COUNT I-4417129912140148

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 Plaintiff's Complaint.

Admitted X

Denied _____

If the answer to Request for Admissions No. 1 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 2:

The attached monthly statements, from February 15th, 2002 through June 13th, 2007, correctly identify the payments, charges, and balances on the account.

Admitted X

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

The last payment on the account was made on November 2nd, 2006.

Admitted X

Denied _____

If the answer to Request for Admissions No. 3 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 4:

Defendant has not submitted any written dispute as to billing inaccuracy concerning the credit card in question.

Admitted _____

Denied X

If the answer to the Request for Admissions No. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

REQUEST FOR ADMISSION NO. 5:

\$7,824.27 is a correct and accurate current balance of the credit card account in question.

Admitted _____

Denied X

If the answer to Request for Admissions No. 5 is "denied", then supply specific written documentation supporting the denial.

COUNT II-4417124101156732

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 Plaintiff's Complaint.

Admitted X

Denied _____

If the answer to Request for Admissions No. 1 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 2:

The attached monthly statements, from March 19th, 2002 through May 24th, 2007, correctly identify the payments, charges, and balances on the account.

Admitted X

Denied _____

If the answer to Request for Admissions No. 2 is "denied", then supply copies of canceled checks, both front and back, and/or if not available, specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 3:

The last payment on the account was made on October 6th, 2006.

Admitted X
Denied _____

If the answer to Request for Admissions No. 3 is "denied", then supply specific written documentation supporting the denial.

REQUEST FOR ADMISSION NO. 4:

Defendant has not submitted any written dispute as to billing inaccuracy concerning the credit card in question.

Admitted _____
Denied X

If the answer to the Request for Admissions No. 4 is "denied", then supply copies of specific written disputes as to any billing inaccuracies.

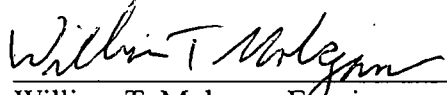
REQUEST FOR ADMISSION NO. 5:

\$5,551.28 is a correct and accurate current balance of the credit card account in question.

Admitted _____
Denied X

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:05981162

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.,
Plaintiff,
vs.
RALPH L. CLARK,
Defendant

Case No.: No. 08-539-CD

REQUEST FOR PRODUCTION OF DOCUMENTS

Defendant demands that the Plaintiff answers and responds 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.

These requests for Production of Documents shall be deemed continuing so as to require supplemental answers and documents if any information or 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 provided. Plaintiff 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.

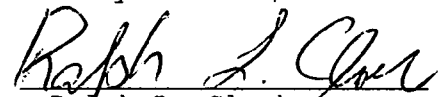
If objection is made to any requests for production of documents, it is demanded that the requests for which there is no objection be answered and furnished within the aforesaid period.

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.

Dated this 20th day of June, 2008



Ralph L. Clark
4293 Sanborn Road
Houtzdale, PA 16651

Count I-4417129912140148

ANSWER TO REQUEST FOR ADMISSION NO. 4

In August 2003, the interest rate on this account suddenly and **without due justification or notice to the defendant** increased from 12.99% to 24.99%. This increase occurred despite no late payments or the account ever being over the credit limit. Defendant contacted plaintiff at this time to dispute this increase. Plaintiff was completely unreasonable and unwilling to negotiate or consider anything other than the rate increase. After this conversation, defendant notified plaintiff of his intention to close this account. The balance on this account at that time was \$7615.83.

During the subsequent time period, plaintiff continued to increase interest rates. Plaintiff even used monthly payments to pay off low interest balances first, so that the entire balance could be charged with the higher interest rates. These low interest balances were promotional purchases or transfers offered to defendant by the plaintiff.

ANSWER TO REQUEST FOR ADMISSION NO. 5

In a letter dated December 4, 2006 and received by plaintiff on December 8, 2006 (see enclosed), plaintiff was informed that defendant again wished to close the account in question. The balance on this account at that time was \$7184.13. As you can see, due to the actions of the plaintiff, the balance on this account was only reduced by \$431.70 in over three years of continuous monthly payments! Also, in this letter, plaintiff was informed that defendant had retained the services of American Financial Service to represent defendant in this matter. The plaintiff has made no attempt to contact American Financial Service to try to settle this account.

The Plaintiff continued to charge even more unreasonable fees and interest after this date, until the statement dated April 13, 2007. On these statements there were no fees or interest accumulated. The balances on this statement were \$7824.27. It is Defendant's contention that these unreasonable fees and interest should have ceased as of December 8, 2006, not April 27, 2007.

Therefore, defendant contends that the amount in question should be considerably less than the amount sought by plaintiff.

Count II-4417124101156732

ANSWER TO REQUEST FOR ADMISSION NO. 4

In July 2003, the interest rate on this account suddenly and **without due justification or notice to the defendant** increased from 9.99% to 24.99%. This increase occurred despite no late payments or the account ever being over the credit limit. Defendant contacted plaintiff at this time to dispute this increase. Plaintiff was completely unreasonable and unwilling to negotiate or consider anything other than the rate increase. After this conversation, defendant notified plaintiff of his intention to close this account. The balance on this account at that time was \$5281.42.

During the subsequent time period, plaintiff continued to increase interest rates.

ANSWER TO REQUEST FOR ADMISSION NO. 5

In a letter dated December 4, 2006 and received by plaintiff on December 8, 2006 (see enclosed), plaintiff was informed that defendant again wished to close the account in question. The balance on this account at that time was \$5059.63. As you can see, due to the actions of the plaintiff, the balance on this account was only reduced by \$221.79 in over three years of continuous monthly payments! Also, in this letter, plaintiff was informed that defendant had retained the services of American Financial Service to represent defendant in this matter. The plaintiff has made no attempt to contact American Financial Service to try to settle this account.

The Plaintiff continued to charge even more unreasonable fees and interest after this date, until the statement dated March 24, 2007. On these statements there were no fees or interest accumulated. The balances on this statement were \$5551.28. It is Defendant's contention that these unreasonable fees and interest should have ceased as of December 8, 2006, not April 27, 2007.

Therefore, defendant contends that the amount in question should be considerably less than the amount sought by plaintiff.

December 4, 2006

Ralph & Kathleen Clark
4293 Sanborn Road
Hourzdale, PA 16651

Cardmember Service
P.O. Box 15153
Wilmington, DE 19886-5153

Dear Sir or Madam:

We are writing to ask that you close our account **4417 1241 0115 5732**.

Due to the rising cost of living, as well as rising interest rates, and minimum payments we have found that we can no longer meet our current obligations. Therefore, we have retained American Financial Service to represent us in this matter.

You will be receiving communications from American Financial Service explaining their representation. Please call them at (949) 777-2396. Thank you in advance for your cooperation in this matter.

Sincerely,

Ralph & Kathleen Clark

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TO DUPLICATE BY PHOTOSTAT OR PHOTOGRAPH.

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF HEALTH VITAL RECORDS

LOCAL REGISTRAR'S CERTIFICATION OF DEATH



CERT. NO. T 5189889

Name of Decedent **Carolyn Kaylee Clark**
Sex **female** Social Security No. **NA** Date of Death **May 20, 2002**
Date of Birth **5-20-02** Birthplace **DuBois, PA**
Place of Death **DuBois Regional Medical Center, East Clearfield DuBois Boro**
Race **White** Occupation **NA** Armed Forces? (Yes or No) **No**
Marital Status **Never Married** Decedent's Mailing Address **4293 Sanborn Rd., Houtzdale, PA 16651**
Informant **Ralph L. Clark, Jr.** Funeral Director **Daniel F. Rutch**
Name and Address of Funeral Establishment **Bennett and Houser Funeral Home
312 E. Locust St., Clearfield, PA 16830**

Part I Immediate Cause

(a) **Extreme Prematurity**

(b) -----

(c) -----

(d) -----

Part II Other Significant Conditions

Manner of Death

Description how injury occurred

Natural ☒ Homicide ☐
Accident ☐ Pending Investigation ☐
Suicide ☐ Could not be Determined ☐

Name and Title of Certifier **W. John Siar, M.D.**

Address **DuBois Regional Medical Center, DuBois, PA 15801**

This is to certify that the information here given is correctly copied from an original certificate of death duly filed with me as Local Registrar. The original certificate will be forwarded to the State Vital Records Office for permanent filing.

May 23, 2002

315 Poplar Avenue Clearfield Lawrence

17-179

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TO DUPLICATE BY PHOTOSTAT OR PHOTOGRAPH.

REPRODUCED FROM THE ORIGINAL COPY
OF THE RECORD OF THE PENNSYLVANIA DEPARTMENT OF HEALTH

LOCAL DEPARTMENT OF HEALTH RECORDS

1310 100 1 4904428

MAY 10 2001



Dakota Charles Clark
Male **NA** **May 8, 2001**
5-8-01 **Clearfield, PA**
Clearfield Hospital **Clearfield** **Clearfield Boro.**
White **NA** **No**
Never
Married **RR 1, Box 465, Houtzdale, PA 16651**
Ralph L. Clark Jr. **M. Martin Houser**
The Bennett and Houser Funeral Home
312 E. Locust St., Clearfield, PA 16830

Cerebral Anoxia **Post deliver**
Abruptio Placenta **8 days**
Extreme Immaturity

(Maternal Protein S Deficiency)

X **Praxidio Tagala, MD**
615 Thompson St., Clearfield, PA 16830

Praxidio Tagala, MD
615 Thompson St., Clearfield, PA 16830

I hereby certify that the information here given is a true and correct copy of the original record of the Pennsylvania Department of Health.

May 10, 2001

Praxidio Tagala 17-179
315 Poplar Avenue Clearfield Lawrence

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Cardmember Service
P.O. Box 15153
Wilmington, DE 19886-5153

2. Article Number

(Transfer from service label)

7002 2030 0000 6874 6133

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-103

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

DEC 08 2008

3. Service Type

☐ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Cardmember Service
P.O. Box 15153
Wilmington, DE 19886-5153

2. Article Number

(Transfer from service label)

7002 2030 0000 6874 6126

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1035

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X☐ Agent☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ YesIf YES, enter delivery address below: ☐ No

DEC

3. Service Type

☐ Certified Mail☐ Express Mail☐ Registered☐ Return Receipt for Merchandise☐ Insured Mail☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

December 4, 2006

Ralph & Kathleen Clark
4293 Sanborn Road
Houtzdale, PA 16651

Cardmember Service
P.O. Box 15153
Wilmington, DE 19886-5153

Dear Sir or Madam:

We are writing to ask that you close our account **4417 1299 1214 0148**.

Due to the rising cost of living, as well as rising interest rates, and minimum payments we have found that we can no longer meet our current obligations. Therefore, we have retained American Financial Service to represent us in this matter.

You will be receiving communications from American Financial Service explaining their representation. Please call them at (949) 777-2396. Thank you in advance for your cooperation in this matter.

Sincerely,

Ralph & Kathleen Clark

Cardmember Agreement

ACCEPTANCE OF THIS AGREEMENT

This agreement governs your credit card account with us referenced on the card carrier. Any use of your account is covered by this agreement. You authorize us to pay for all transactions made on your account, as well as any less or finance charges. You agree to pay us for all transactions made on your account, as well as any less or finance charges. If this is a joint account, each of you, together and individually, is responsible for paying all amounts owed, even if 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 words "you", "your" and "yours" mean all the issuer of your credit card and account. The words "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 provided to us by that person. The same process and charges may apply if any international transaction is reversed.

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 purchases or services purchased or leased through use of your account. You agree 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 loans. We may treat checks that we call convenience checks or 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 to this account, or other balances transferred to us by 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 loans, tickets, cruise booking chips, race track wagers or for similar banking transactions. You may also use a third party service to make a payment to your behalf and bill the payment to this account.
- Overdraft Advances:** If you have an eligible checking account with one of our related banks, you may link this account to your checking account under the terms of this agreement and cover an overdraft on that checking account under the terms of this agreement and your checking account agreement.

Billing Cycle: In order to manage your account, we divide time into periods called "billing cycles". Each billing cycle is approximately one month in length. For each calendar month, your account will have a billing cycle that ends in that month. Your account will have a billing cycle ending in each calendar month whether or not there is a billing statement for that billing cycle.

Authorized Users: If you allow someone to use your account, that person will be an authorized user. You should think carefully before allowing anyone to become an authorized user because you are allowing that person to use the account as you can. You will remain responsible for the use of your account and each card issued on your account according to the terms of this agreement. This includes your responsibility for paying all charges on your account made by an authorized user.

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. We may also refer to the credit line your credit line appears on your billing statements. We may also refer to the credit line as a credit limit or spending limit. Your billing statement also may show that only a portion of your credit line may be used for cash advances. Cash advances, including cash advance checks, are charged against the cash advance portion of your credit line, and all other transactions are charged against your credit line. You are responsible for keeping track of your account balance, including any less 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 a charge that goes over your credit line. You must pay any amount over your credit line, and you must pay us immediately if we ask you to. This agreement applies to any balance over your credit line, or the cash advance. 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 procedure. 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 on the applicable processing date) 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.

Refused to Authorize Transactions: We may, but are not required to, decline a transaction on your account for any of the following reasons:

- because of operational considerations,
- because your account is in default,
- because you suspect fraudulent or unlawful activity or,
- in the discretion, for any other reason.

We are not responsible for any loss if a transaction on your account is declined for any reason, either by us or a third party, even if you have sufficient credit available.

For online transactions, we may require that you register your account with an authorization system that we select. We will notify you if we want you to register. If you do not register, we may decline your online transactions.

Refused to Pay Checks: Each check you write is your request for funds. When we receive a check for payment, we may review your account to decide whether to authorize that check. We may, but are not required to, reject and return unpaid a check for any reason, including the following examples:

- If you 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 \$500.00 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 instrument which you send to us for less than the full amount that is marked "paid in full" or with a similar notation or that you otherwise indicate that is marked "paid in full" or with a similar notation, must be sent to us at the full satisfaction of a disputed amount (conditional payment). We reserve all our rights in conditional payments addressed as follows: if it is determined there is no valid dispute or if 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 must should be sent to the regular payment address shown on your monthly statements.

We reserve the right to electronically collect your eligible payment checks, or first presentment and any representation from the bank account on which the check is drawn. Our receipt of your payment check is your authorization for us to collect the amount.

EXHIBIT

F

העמוד 2

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 these 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 not 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.

Cause. We will reimburse you for the initial arbitration expenses. If there is a hearing, amount of \$500 upon receipt of proof of payment. Additionally, if there is a hearing, we will pay any loss of the arbitrator and arbitration administrator for the first two days of that hearing. The payment of any such hearing loss 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 their 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.

determining whether a party seeks to enforce its party. Enforcement, finality, appeals. Failure or any delay in ordering this Arbitration Agreement, of 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 law of the jurisdiction in which the arbitrators have jurisdiction.

law, so determinative. An award in arbitration shall survive [x] termination or
FAA or other applicable law by any court having jurisdiction over the dispute.
Survivability, survival. This Arbitration Agreement shall survive [x] termination or
changes in the Cardmember Agreement, the Account and the relationship between
you and us concerning the Account, such as the closing of a new account [x] the
or the transferring of the balance in the Account to another account [x] the
bankruptcy of any party or any similar proceeding initiated by you or on your behalf
and [x] payment of the debt in full by you or by a third party if any portion of the
Arbitration Agreement is deemed invalid or unenforceable, the remaining portions
shall nevertheless remain in force.

CHANGES TO THIS AGREEMENT

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 do so includes, without limitation, changing the financial terms, such as the APRs and fees, or modifying provisions including financial terms, such as the APRs and fees, delete, or modify provisions including 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, deletions, or changes made by us are called "Changes" and are enforceable law. These Changes may be made without notice to you.

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 unperformed transactions entered into in our jurisdiction.

The notice will describe any rights you may have with respect to any change, and balances on your account and to new transactions. For example, the notice may state that you may notify us in writing by a specified date if you do not want to accept certain changes we are making. If you notify us in writing that you do not accept the changes, your account may be closed (if it is not already closed) and you will be obligated to pay your outstanding balance under the applicable terms of the agreement. If you do not notify us in writing by the date stated in the notice, you will not use your account after the date stated in the notice and we will continue to accept all changes in the notice and confirm all transactions on your account.

whether you have any
CREDIT INFORMATION

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, insurance companies and others. If you request additional cards on your account, your failure to pay us on time, or if you request additional cards on your account, we may report account information in your name as well as in the names of those other people.

If you think we have reported inaccurate information to a credit bureau, you may write to us at the Correspondence Service address listed on your billing statement. Please include your name, address, account number, telephone number and a brief description of the problem. If available, please provide a copy of the credit bureau report in question. We will promptly investigate the matter and, if our investigation shows that you are right, we will contact each credit bureau to which we reported the information and will request they correct the report. If we disagree with you as to 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

NOTICE/CHARGE OF PERSONAL INFORMATION
We will send cards, billing statements and other notices to you at the address shown in our files. If it 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. You are responsible for the account.

[illegible]

any cellular telephone number you provide.

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.

INTEGRATE THE MEDICATIONS AND MEDICATIONS SHARING

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 our 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.

ALL INDIA SANDHAYAKS

NON-UNIT CARDMEMBERS
 I/We hereby agree 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 authorize the applicable opt out described in our Privacy Policy, you will be deemed to have authorized us to share personal information we have about you (including information related to any of the products or services you may have with any of our companies) with companies or other members of our family of companies.

ENTERING THIS AGREEMENT

ENFORCEMENT OF 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 is found to be unenforceable, all other terms will remain in full force.

RECEIVED

ASSIGNMENT
We may assign your account, any amounts you owe us, or any of our rights or obligations under this agreement to a third party. The person to whom we make the assignment may be entitled to any of our rights that we assign to that person.

GOVERNING LAW

THE TERMS AND ENFORCEMENT OF THIS AGREEMENT AND YOUR ACCOUNT SHALL BE GOVERNED AND INTERPRETED IN ACCORDANCE WITH FEDERAL LAW AND, TO THE EXTENT STATE LAW APPLIES, THE LAW OF DELAWARE, WITHOUT REGARD TO CONFLICT-OF-LAW PRINCIPLES. THE LAW OF DELAWARE, WHERE WE AND YOUR ACCOUNT ARE LOCATED, WILL APPLY NO MATTER WHERE YOU LIVE OR USE THE ACCOUNT.

THE ALLIANCE
FOR INVESTIGATION

Please call the Cardmember Service telephone number on your card or bill.
statement if you have any questions about your account or this agreement.

YOUR BILLING RIGHTS

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

under the Fair Credit Billing Act
in the event of errors or questions about your bill

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 on your billing statement. Write to us the first bill on which the error or problem occurs. We can't give what we sent you the first bill on which the error or problem occurred.

no later than 60 days after we sent you the first bill and we will not proceed with your rights.

- in your letter, give us the following information:
- Your name and account number
 - The dollar amount of the suspected error
 - The date of the error and explain, if you can, why you believe there is an error. If you are not sure about the date of the error, please provide the date you first noticed the error.

- Describe the error and explain, if you can, why you believe it occurred.

If you have authorized us to pay your credit card bill automatically, you can stop the payment on any amount you think is wrong by checking account, you can stop the payment on any amount you think is wrong by checking account, you can stop the payment on any amount you think is wrong by checking account.

To stop the payment your letter must reach us at least 10 days before the automatic payment is scheduled to occur.

Your Rights And Our Responsibilities After We Receive Your Complaint

We must acknowledge your letter within 30 days, unless we have contacted 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 solved between us when it finally is.

If we don't follow these rules, we can't collect the first \$50.00 of the questioned amount, even if your bill was correct.

Special Rules for Credit Card Purchases

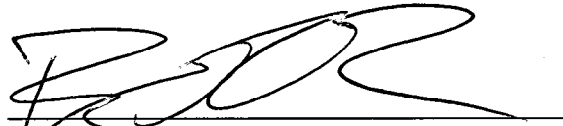
If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to contact the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. This right does not apply to check transactions. 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 service.

Copyright ©2005 JPMorgan Chase & Co. All rights reserved.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, he is an attorney for the Plaintiff herein; makes this Verification based upon the facts as supplied to him by the Plaintiff and/or its agents and because the Plaintiff is outside the jurisdiction of the court and the Plaintiff's Verification cannot be obtained within the time allowed for filing of this Motion, and that the facts set forth in the foregoing Motion are true and correct to the best of his knowledge, information and belief.

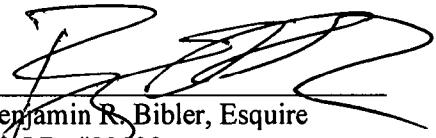


Attorney for Plaintiff

CERTIFICATE OF SERVICE

A true and correct copy of the within Plaintiff's Motion for Summary Judgment and Brief in Support has been served by U.S. Mail, Postage Pre-Paid, on 21st day of August, 2008 upon the following:

Ralph L. Clark
4293 Sanborn Rd.
Houtzdale, Pa 16651

By: 

Benjamin R. Bibler, Esquire

P.A.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.: 08-539-CD

vs.

RALPH L. CLARK
AKA RALPH L. CLARK JR.,
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 in the amount of \$7,824.27 for Count I and \$5,551.20 for Count II, totaling \$13,375.47, with continuing interest thereon at the rate of 6.0% per annum from March 17, 2008, plus attorneys' fees of \$300.00 and costs.

BY THE COURT

_____. J.

1A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.,

Plaintiff,

vs.

RALPH L CLARK
AKA RALPH L CLARK JR,

Defendant.

Case No.: 08-539-CD

TYPE OF PLEADING:

PRAECIPE TO SCHEDULE

FILED ON BEHALF OF:

Plair.tiff

COUNSEL OF RECORD OF
THIS PARTY:

Benjamin R. Bibler, Esquire
PA I.D. #93598
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

FILED

M 11:55 a.m. CLK
AUG 26 2008 *NO CC*

William A. Shaw
Prothonotary/Clerk of Courts

(GK)

WWR No. 05981162

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.,

Plaintiff,

Case No.: 08-539-CD

vs.

RALPH L CLARK
AKA RALPH L CLARK JR,

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.

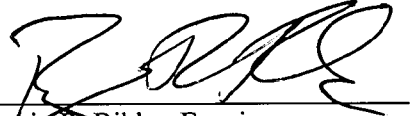
By: 
Benjamin R. Bibler, Esquire
PA I.D. #93898

WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

CERTIFICATE OF SERVICE

A true and correct copy of the Praeipe to Schedule has been served by First Class Mail, postage pre-paid, on 21st day of August, 2008 upon the following:

Ralph L Clark
4293 Sanborn Rd
Houtzdale, Pa 16651

By: 

Benjamin R. Bibler, Esquire

PA I.D. #47437

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. 08-539-CD

vs.

RALPH L CLARK
AKA RALPH L CLARK JR
Defendant

ORDER OF COURT

AND NOW, to wit, this 27th day of August, 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 September 25, 2008 at
10:30 (a.m.) in Courtroom # 1.

BY THE COURT:



FILED 2cc
013:0001 Atty Bibler
AUG 27 2008

William A. Shaw
Prothonotary/Clerk of Courts

CD

FILED

AUG 27 2008

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 8/27/08

☒ 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

AUG 26 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. 08-539-CD

vs.

AFFIDAVIT OF SERVICE OF
ORDER OF COURT

RALPH L CLARK
AKA RALPH L CLARK JR

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Patrick Thomas Woodman, Esquire
PA. I.D.#34507
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

WWR#05981162

FILED No
M 10:54 AM CC
JUN 10 2008
Wm A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff
vs.

No. 08-539-CD

RALPH L CLARK
AKA RALPH L CLARK JR

Defendant

AFFIDAVIT OF SERVICE OF ORDER OF COURT

BEFORE ME, the undersigned authority, personally appeared Patrick Thomas Woodman, Esquire, who according to law deposes and says that a copy of the Order of Court has been served on the Defendant, Ralph L. Clark a/k/a Ralph L. Clark, Jr.

1. On or about September 02, 2008, Plaintiff received a signed Order of Court for a Motion For Summary Judgment hearing set for September 25, 2008. Said Order of Court is attached as Exhibit "1".
2. On or about September 04, 2008, Plaintiff mailed the Order of Courts to 4293 Sanborn Road, Houtzdale, PA. 16651.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

Patrick Thomas Woodman

Patrick Thomas Woodman, Esquire
PA I.D. #34507
WELTMAN, WEINBERG & REIS CO., L.P.A.
1400 Koppers Building
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#05981162

Sworn to and subscribed
before me this 4
day of September, 2008.

Wayne A. Jones
NOTARY PUBLIC

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wayne A. Jones, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires June 29, 2010
Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.

Plaintiff

No. 08-539-CD

vs.

RALPH L CLARK
AKA RALPH L CLARK JR
Defendant

ORDER OF COURT

AND NOW, to wit, this 27th day of August, 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 September 25, 2008 at
10:30 a.m./pm in Courtroom # 1.

BY THE COURT:



EXHIBIT

" 1 "

CA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.,

Plaintiff,

Case No.: 08-539-CD

vs.

RALPH L. CLARK
AKA RALPH L. CLARK JR.,
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 25 day of September 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 in the amount of \$7,824.27 for Count I and \$5,551.20 for Count II, totaling \$13,375.47, with continuing interest thereon at the rate of 6.0% per annum from March 17, 2008, plus attorneys' fees of \$300.00 and costs.

BY THE COURT

 J.

FILED
012:2131
SEP 25 2008

cc
Atty Warmbrodt
100 Def.--4293 Sanborn Rd.
Houtzdale, PA 16651

William A. Shaw
Prothonotary/Clerk of Courts

WWR No. 5981162

FILED

SEP 25 2008

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 9/25/08

 You are responsible for serving all appropriate parties.

 X The Prothonotary's office has provided service to the following parties:

 Plaintiff(s) X Plaintiff(s) Attorney Other

 X 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.: 08-539-CD

vs.

RALPH L CLARK
AKA RALPH L CLARK JR.,

Defendant.

pt 520 CC Atty
5
FILED ICC notice
m/3:55 cm to debt
NOV 10 2008 Statement
Wm to Atty.
William A. Shaw
Prothonotary/Clerk of Courts

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 November 10, 2008.

(xx) Assumpsit Judgment in the amount
of \$14,174.87, plus interest at 6.0% per annum, plus costs.
As to Counts I and II

() Trespass Judgment in the amount
of \$_____ plus costs.

() If not satisfied within sixty (60) days, your motor vehicle
operator's license and/or registration will be suspended by
the Department of Transportation, Bureau of Traffic Safety,
Harrisburg, PA.

(xx) Entry of Judgment of
(xx) Court Order
() Non-Pros
() Confession
() Default
() Verdict
() Arbitration Award
() By Consent

Prothonotary

RALPH L CLARK
AKA RALPH L CLARK JR.,
4293 SANBORN RD
HOUTZDALE, PA 16651

By: William A. Shaw cm
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

FILED

CHASE BANK USA, N.A.

NOV 10 2008

Plaintiff

Case No.: 08-539-CD

William A. Shaw
Prothonotary/Clerk of Courts

TYPE OF PLEADING

vs.

**PRAECIPE FOR JUDGMENT
PER ORDER OF COURT**

**RALPH L CLARK
AKA RALPH L CLARK JR.,**

Defendant.

FILED ON BEHALF OF:
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR # 05981162
\$14,174.87

**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.: 08-539-CD

vs.

RALPH L CLARK
AKA RALPH L CLARK JR.,

Defendant.

PRAECIPE FOR JUDGMENT

TO THE PROTHONOTARY:

Pursuant to Pa.R.C.P. 237, I certify that a copy of this Praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

In light of the Court Order granting Summary Judgment in favor of Plaintiff on September 25, 2008, kindly enter Judgment against the Defendant, **RALPH L CLARK**

AKA RALPH L CLARK JR., , in the amount of \$14,174.87 computed as follows:

Amount Awarded per Order:	\$7,824.27 As to Count I
	\$5,551.20 As to Count II

Interest from March 17, 2008 through October 30, 2008 at the legal rate of 6.0% per annum:	\$499.40

Attorneys' Fees:	\$300.00

TOTAL:	\$14,174.87

Attached is a copy of the Court Order in favor of Plaintiff for Judgment.

WELTMAN, WEINBERG & REIS, CO., L.P.A.

By: Patrick Thomas Woodman
Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955

Plaintiff's address is:

c/o Weltman, Weinberg & Reis, Co., L.P.A., 1400 Koppers Building, 436 7th Avenue, Pittsburgh, PA 15219

And Defendant's address is: 4293 SANBORN RD., HOUTZDALE, PA 16651

CA

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

CHASE BANK USA, N.A.,

Plaintiff,

Case No.: 08-539-CD

vs.

RALPH L. CLARK
AKA RALPH L. CLARK JR.,
Defendant.

ORDER OF COURT

AND NOW, to-wit, this 25 day of September 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 in the amount of \$7,824.27 for Count I and \$5,551.20 for Count II, totaling \$13,375.47, with continuing interest thereon at the rate of 6.0% per annum from March 17, 2008, plus attorneys' fees of \$300.00 and costs.

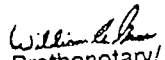
BY THE COURT

 J.

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

SEP 25 2008

Attest.


Prothonotary/
Clerk of Courts

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

WELTMAN, WEINBERG & REIS CO., L.P.A.

By: Patrick Thomas Woodman
Patrick Thomas Woodman, Esquire
PA I.D.#34507
Weltman, Weinberg & Reis Co., L.P.A.
1400 Koppers Bldg.
436 Seventh Avenue
Pittsburgh, PA 15219
(412) 434-7955
WWR#05981162

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY ,
PENNSYLVANIA
STATEMENT OF JUDGMENT

Chase Bank USA, N.A.
Plaintiff(s)

No.: 2008-00539-CD

Real Debt: \$14,174.87

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Ralph L. Clark
Defendant(s)

Entry: \$20.00

Instrument: Judgment per Order of Court

Date of Entry: November 10, 2008

Expires: November 10, 2013

Certified from the record this November 10, 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