

Payment Due Date	New Balance	Past Due Amount	Minimum Payment
01/17/13	\$8,105.39	\$37.00	\$205.00

Account number: 4266 8412 7099 2876

\$

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Make your check payable to:
Chase Card Services.
Please write amount enclosed.
New address or e-mail? Print on back.

426684127099287600020500008105390000000000000006

29012 BEX Z 35512 D
JOHN M SIMON
254 5TH AVE
FL 3
NEW YORK NY 10001-6406



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



5000 160 28 203 12709928762



Manage your account online:
www.chase.com/freedom

Customer Service
1-800-524-3880

Additional contact
information on back

ACCOUNT SUMMARY

Account Number: 4266 8412 7099 2876	
Previous Balance	\$3,773.61
Payment, Credits	-\$3,773.61
Purchases	+\$8,017.73
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$35.00
Interest Charged	+\$52.66
New Balance	\$8,105.39
Opening/Closing Date 11/21/12 - 12/20/12	
Credit Access Line	\$26,000
Available Credit	\$0
Cash Access Line	\$5,200
Available for Cash	\$0

PAYMENT INFORMATION

New Balance	\$8,105.39
Payment Due Date	01/17/13
Minimum Payment Due	\$168.00
Past Due Amount	\$37.00
Total Minimum Payment Due	\$205.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	21 years	\$14,528
\$264	3 years	\$9,489 (Savings=\$5,039)

If you would like information about credit counseling services, call 1-866-797-2885.

Please pay the Minimum Payment shown at the top of this statement. It includes any past due and amounts over the credit access line. The minimum payments used to calculate the estimates shown in the above table do not include past due or amounts over the credit access line.

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Banking Department at 1-800-518-8866 to obtain a comparative list of credit card rates, fees and grace periods.

Your next AutoPayment for \$8,105.39 will be deducted from your account and credited on your due date (previous day if your due date falls on a Saturday or Holiday). Should you make a payment prior to your due date, that amount will be deducted from the AutoPayment amount identified above.

CHASE FREEDOM: ULTIMATE REWARDSSM SUMMARY

Previous points balance	7,410	Redeeming your points for cash back is easy!
+ 1% (1 pt)/ \$1 earned on all purchases	4,253	For example, 2,000 points = \$20 cash back. To
+ 1% (1 pt)/ \$1 on Ultimate Rewards Travel	0	review your reward options visit
+ Bonus points from Ultimate Rewards Mall	0	www.chase.com/freedom .
= Total points available for redemption	11,663	

You always earn an unlimited 1% cash back on all your purchases. Activate new bonus categories every quarter, and you'll earn an additional 4% cash back, for a total of 5% cash back on up to \$1,500 spent. Activate for free at chase.com/freedom.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
11/27	ID/FRAUD PROTECT CREDIT 888-290-4681	-8.70

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: _____

To service and manage any of your account(s), we, our representatives, JPMorgan Chase representatives, and/or affiliates, may contact you at any telephone number you provide to us. Please refer to your Cardmember Agreement for additional details about the use of your personal information and/or visit our website shown below to provide us with additional contact information.

To contact us regarding your account:



By Telephone:

In U.S. 1-800-524-3880
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



Send Inquiries to:

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



Mail Payments to:

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



Visit Our Website:

www.chase.com/freedom

Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. 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 by 5:00 p.m. local time at our Payments address 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 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website shown on this statement. If we receive your completed request on our website by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

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 Inquiries address shown on this statement.

To Service and Manage Any of Your Account(s): We, our representatives, JPMorgan Chase representatives, and/or affiliates, may contact you at any telephone number you provide to us. Please refer to your Cardmember Agreement for additional details about the use of your personal information.

Notice About Electronic Check Conversion: When you pay by check, 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 regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee and/or similar charge for issuance or availability of your account, it will be billed each year or in monthly or quarterly installments. This fee and/or charge are owed whether or not you use your Account, and you agree to pay them when billed. The annual fee and charge are non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual fee or charge is billed and at the same time, you pay your outstanding balance in full. If you do this, for a charge billed more often than annually such as a monthly service charge, you will not owe the last billed charge; however, prior billed charges are non-refundable and must be paid as part of paying your outstanding balance in full. Your payment of the annual fee or charge 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 impose the annual fee and/or charge until you pay your outstanding balance in full and terminate your Account relationship.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including current transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including current transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable

rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. If any interest charge is due, we will charge you at least a minimum interest charge of \$1.50, or such amount stated in your Account Agreement. There is a transaction fee for each balance transfer, cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction – for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing or on the web at chase.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/02	TJMAXX #0757 GREENDALE NY	-38.01
12/17	AUTOMATIC PAYMENT - THANK YOU	-3,726.90
PURCHASES		
11/19	LANDAUER METROPOLITAN 914-665-9050 NY	23.69
11/20	GIGI CAFE - 64 BAKE CO NEW YORK NY	27.19
11/21	STOP & SHOP #542 GLEN COVE NY	93.65
11/21	GLENCO LIQUORS GLEN COVE NY	84.68
11/22	SUNOCO 0014318006 GLEN COVE NY	44.45
11/24	CVS PHARMACY #984 Q03 GLEN COVE NY	33.99
11/26	GIGI CAFE - 64 BAKE CO NEW YORK NY	18.05
11/25	NORTH SHORE FARMS GLEN COVE NY	47.02
11/26	GULF OIL 92036325 WILLISTON PAR NY	32.50
11/25	IRON HORSE RESTAURANT GLEN HEAD NY	35.75
11/27	STOP & SHOP #542 GLEN COVE NY	163.12
11/27	STOP & SHOP #542 GLEN COVE NY	20.74
11/27	GIGI CAFE - 64 BAKE CO NEW YORK NY	29.79
11/27	RITE AID STORE #10612 GLEN COVE NY	9.52
11/28	KOHL'S #0411 JERICHO NY	149.58
11/28	GULF OIL 92041747 ROSLYN NY	40.47
11/27	GLENCO LIQUORS GLEN COVE NY	54.26
11/28	CENTRAL MARKET NEW YORK NY	8.66
11/28	CVS PHARMACY #984 Q03 GLEN COVE NY	140.99
11/28	CVS PHARMACY #984 Q03 GLEN COVE NY	2.99
12/01	NETFLIX.COM NETFLIX.COM CA	7.99
11/30	PAPA RAZZI WESTBURY NY	132.95
11/29	LIRRNYTICKETS 877-547-7876 NY	11.50
11/29	TJMAXX #0757 GREENDALE NY	15.88
11/30	GIGI CAFE - 64 BAKE CO NEW YORK NY	30.01
11/29	CALIFORNIA PIZZA 269 NEW YORK NY	85.04
11/30	VERIZON WRLS D2327-01 MANHASSET NY	247.77
12/02	CVS PHARMACY #984 Q03 GLEN COVE NY	31.96
12/02	NORTH SHORE FARMS GLEN COVE NY	14.24
12/03	KINY INC GLEN COVE NY	244.41
12/03	GIGI CAFE - 64 BAKE CO NEW YORK NY	17.40
12/04	LIRRMAIL&RIDE7182175477 800-649-6969 NY	254.00
12/04	WALDBAUM'S #70655 GLEN HEAD NY	20.36
12/03	SUNOCO 0014318006 GLEN COVE NY	55.55
12/04	GIGI CAFE - 64 BAKE CO NEW YORK NY	22.38
12/05	GIGI CAFE - 64 BAKE CO NEW YORK NY	29.56
12/06	USPS 35323005431901481 GLEN HEAD NY	33.60
12/06	GIGI CAFE - 64 BAKE CO NEW YORK NY	28.70
12/07	VZWRLSS*IVR VN 800-922-0204 NJ	258.75
12/06	DOLRTREE 3989 00039891 GLEN COVE NY	13.04
12/07	COELHO, GALASSO & FELDMAN NEW YORK NY	175.00
12/07	STOP & SHOP #539 GLENDALE NY	37.94
12/07	HESS 32341 JERICHO NY	34.00
12/08	CHASE *ID PROTECTION 888-217-0291 VA	8.70
12/09	STOP & SHOP #542 GLEN COVE NY	49.24
12/10	BOULEVARD GAS CORP MANHASSET NY	57.79
12/10	TBR*EVERYDAY SAVINGS 800-2322215 NJ	14.99
12/11	STOP & SHOP #542 GLEN COVE NY	26.22
12/10	STAPLES 00110007 GLEN COVE NY	43.42
12/11	STOP & SHOP #542 GLEN COVE NY	20.85
12/11	FINE MOVEMENTS INC GLEN COVE NY	380.19
12/11	USPS 35323005431901481 GLEN HEAD NY	28.15
12/11	NYCT EASYPAY PROGRAM 877-323-7433 NJ	25.00
12/12	GIGI CAFE - 64 BAKE CO NEW YORK NY	22.17
12/11	GLENCO LIQUORS GLEN COVE NY	153.90
12/13	ROSLYN CINEMAS ROSLYN NY	12.00
12/12	LIRRNYTICKETS 877-547-7876 NY	11.50
12/14	LIRRNYTICKETS 877-547-7876 NY	11.50
12/14	LIRRNYTICKETS 877-547-7876 NY	8.00
12/15	AGR*GARDENER SUPPLY CO 800-876-5520 VT	69.43
12/14	HESS 32304 GLEN COVE NY	29.36
12/14	STOP & SHOP #542 GLEN COVE NY	93.84
12/15	STOP & SHOP #542 GLEN COVE NY	28.39
12/14	ACE HARDWARE OF GLEN C GLEN COVE NY	4.66
12/14	PIZZA CLASSICA RIDGEWOOD NY	48.35

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ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/16	GLV SERVICE INC GREENVALE NY	45.00
12/19	ACE HARDWARE OF GLEN C GLEN COVE NY	46.60
12/18	STOP & SHOP #542 GLEN COVE NY	44.99
12/17	CVS PHARMACY #984 Q03 GLEN COVE NY	37.71
12/18	USPS 35323005431901481 GLEN HEAD NY	9.00
12/18	BAREFOOT PEDDLER INC GREENVALE NY	30.66
12/18	STAPLES 00110007 GLEN COVE NY	19.10
12/19	USPS 35323005431901481 GLEN HEAD NY	47.00
12/17	Returned Payment	3,726.90
FEES CHARGED		
12/20	LATE FEE	35.00
	TOTAL FEES FOR THIS PERIOD	\$35.00
INTEREST CHARGED		
12/20	PURCHASE INTEREST CHARGE	52.66
	TOTAL INTEREST FOR THIS PERIOD	\$52.66

2012 Totals Year-to-Date	
Total fees charged in 2012	\$85.00
Total interest charged in 2012	\$345.56

Year-to-date totals reflect all charges minus any refunds applied to your account.

INTEREST CHARGES

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	10.49% (v)	\$6,107.17	\$52.66
CASH ADVANCES			
Cash Advances	19.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	10.49% (v)	-0-	-0-

(v) = Variable Rate 30 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.