

Payment Due Date	New Balance	Past Due Amount	Minimum Payment
02/17/13	\$4,882.87	\$0.00	\$111.00

Account number: 4266 8412 7099 2876

\$

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

**AUTOPAY IS ACTIVE**  
See Your Account Messages below for  
details.

4266841270992876000111000048828700000000000000009

29392 BEX Z 02013 D  
JOHN M SIMON  
254 5TH AVE  
FL 3  
NEW YORK NY 10001-6406



CARDMEMBER SERVICE  
PO BOX 15153  
WILMINGTON DE 19886-5153



500016028 20312709928762



Manage your account online:  
[www.chase.com/freedom](http://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	\$8,105.39
Payment, Credits	-\$8,115.70
Purchases	+\$4,830.06
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$63.12
New Balance	\$4,882.87

Opening/Closing Date	12/21/12 - 01/20/13
Credit Access Line	\$26,000
Available Credit	\$21,117
Cash Access Line	\$5,200
Available for Cash	\$5,200

## PAYMENT INFORMATION

New Balance	\$4,882.87
Payment Due Date	02/17/13
Minimum Payment Due	\$111.00

**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	17 years	\$8,485
\$159	3 years	\$5,716 (Savings=\$2,769)

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

## 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 \$4,882.87 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 REWARDS<sup>SM</sup> SUMMARY

Previous points balance	11,663	Redeeming your points for cash back is easy!
+ 1% (1 pt) / \$1 earned on all purchases	4,808	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	<a href="http://www.chase.com/freedom">www.chase.com/freedom</a> .
= Total points available for redemption	16,471	

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](http://chase.com/freedom).

## ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
<b>PAYMENTS AND OTHER CREDITS</b>		
12/24	STOP & SHOP #542 GLEN COVE NY	-11.92
01/17	AUTOMATIC PAYMENT - THANK YOU	-8,093.47
01/18	WALDBAUM'S #70655 SHB GLEN HEAD NY	-10.31
<b>PURCHASES</b>		
12/21	STOP & SHOP #542 GLEN COVE NY	19.08
12/21	STOP & SHOP #539 GLENDALE NY	32.47
12/20	NORTH SHORE FARMS GLEN COVE NY	100.93
12/20	NORTH SHORE FARMS GLEN COVE NY	30.24
12/23	STOP & SHOP #539 GLENDALE NY	41.13

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

## Address Change Request

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

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

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

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

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

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

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:

 <b>By Telephone:</b>	 <b>Send Inquiries to:</b>	 <b>Mail Payments to:</b>	 <b>Visit Our Website:</b>
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	P.O. Box 15298 Wilmington, DE 19850-5298	P.O. Box 15153 Wilmington, DE 19886-5153	<a href="http://www.chase.com/freedom">www.chase.com/freedom</a>

### 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](http://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](http://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](http://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
12/24	STOP & SHOP #542 GLEN COVE NY	69.40
12/23	NORTH SHORE FARMS GLEN COVE NY	7.77
12/23	HESS 32304 GLEN COVE NY	27.10
12/23	HESS 32304 GLEN COVE NY	14.71
12/23	HESS 32304 GLEN COVE NY	46.51
12/24	NLF CAR WASH, INC. SEA CLIFF NY	45.00
12/24	LIRRNYTICKETS 877-547-7876 NY	16.00
12/26	STOP & SHOP #542 GLEN COVE NY	90.84
12/25	LIRRNYTICKETS 877-547-7876 NY	10.00
12/26	CVS PHARMACY #984 Q03 GLEN COVE NY	30.16
12/27	USPS 35323005431901481 GLEN HEAD NY	7.75
12/29	223 BOBBY'S LIQUOR GLENCOVE NY	46.57
12/29	WALDBAUM'S #70655 GLEN HEAD NY	38.89
12/28	TARGET 00018853 HICKSVILLE NY	41.84
12/29	STOP & SHOP #539 GLENDALE NY	38.71
12/28	TARGET 00018853 HICKSVILLE NY	15.81
12/27	SUNOCO 0014318006 GLEN COVE NY	49.25
12/28	KOHL'S #0411 JERICHO NY	29.28
12/27	CVS PHARMACY #984 Q03 GLEN COVE NY	53.21
12/28	KOHL'S #0411 JERICHO NY	41.00
12/29	STOP & SHOP #542 GLEN COVE NY	133.85
12/29	USPS 35326505431911381 GLENWOOD LAND NY	39.00
12/30	NETFLIX.COM NETFLIX.COM CA	7.99
12/29	HESS 32304 GLEN COVE NY	29.63
12/29	RADIOSHACK 00126425 GLEN COVE NY	24.97
12/28	BUFFALO WILD WINGS #3459 HICKSVILLE NY	22.03
01/02	STOP & SHOP #542 GLEN COVE NY	89.88
01/04	VZWLSS*IVR VN 800-922-0204 NJ	244.11
01/02	LOCUST VALLEY INN LOCUST VALLEY NY	140.08
01/02	SUNOCO 0014318006 GLEN COVE NY	40.80
01/03	LIRRMAIL&RIDE7182175477 800-649-6969 NY	254.00
01/04	STOP & SHOP #542 GLEN COVE NY	30.24
01/04	ORTHOPEDIC ASSOCIATES OF 516-773-7599 NY	39.76
01/04	223 BOBBY'S LIQUOR GLENCOVE NY	58.60
01/04	STOP & SHOP #542 GLEN COVE NY	30.98
01/05	WALDBAUM'S #70655 GLEN HEAD NY	38.89
01/03	NORTH SHORE FARMS GLEN COVE NY	33.21
01/07	NYT*NY TIMES SUBS 800-698-4637 NY	28.80
01/05	LIRRNYTICKETS 877-547-7876 NY	32.00
01/07	TBR*EVERYDAY SAVINGS 800-2322215 NJ	14.99
01/07	RITE AID STORE #10612 GLEN COVE NY	15.19
01/07	GULF OIL 91204239 OLD BROOKVILL NY	47.77
01/07	STOP & SHOP #542 GLEN COVE NY	118.13
01/08	STOP & SHOP #542 GLEN COVE NY	15.41
01/08	MARRA'S GLEN COVE NY	39.70
01/07	SUNOCO 0014318006 GLEN COVE NY	40.00
01/08	GLEN COVE THEATRES GLEN COVE NY	12.00
01/08	DD/BR #340587 Q35 GLEN COVE NY	5.55
01/09	CVS PHARMACY #984 Q03 GLEN COVE NY	30.00
01/10	CHASE *ID PROTECTION 888-217-0291 VA	8.70
01/11	HESS 32304 GLEN COVE NY	23.90
01/12	SXM*SIRIUSXM.COM/ACCT 877-253-3888 NY	73.23
01/12	APL*APPLE ITUNES STORE 866-712-7753 CA	.95
01/12	APL*APPLE ITUNES STORE 866-712-7753 CA	17.57
01/11	LIRRNYTICKETS 877-547-7876 NY	12.00
01/11	STOP & SHOP #539 GLENDALE NY	52.85
01/11	STOP & SHOP #542 GLEN COVE NY	38.08
01/11	DOLRTREE 3989 00039891 GLEN COVE NY	8.35
01/11	WALDBAUM'S #70655 GLEN HEAD NY	56.19
01/14	KING KULLEN #52 GLEN COVE NY	107.80
01/14	GULF OIL 92039881 E NORWICH NY	61.35
01/14	APL*APPLE ITUNES STORE 866-712-7753 CA	10.32
01/14	CABLEVISION #7801 631-267-6900 NY	493.46
01/14	NEW GLENCOVE NAIL SALON GLEN COVE NY	25.00
01/14	SUNOCO 0014318006 GLEN COVE NY	50.01
01/15	USPS 35323005431901481 GLEN HEAD NY	15.45
01/15	CVS PHARMACY #984 Q03 GLEN COVE NY	9.63
01/15	UNCLE DAI'S GLEN COVE NY	47.35

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## ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/17	MICHAELS #4736 MANHASSET NY	66.94
01/17	AMERICAN CAFE GLEN COVE NY	32.53
01/17	STOP & SHOP #542 GLEN COVE NY	110.12
01/17	GLEN COVE THEATRES GLEN COVE NY	15.00
01/18	STAPLES 00110007 GLEN COVE NY	24.97
01/18	APL*APPLE ITUNES STORE 866-712-7753 CA	11.96
01/17	STAPLES 00110007 GLEN COVE NY	767.72
01/18	APL*APPLE ITUNES STORE 866-712-7753 CA	20.02
01/18	WALDBAUM'S #70655 GLEN HEAD NY	38.89
01/17	DUNKIN #302049 Q35 GLENCOVE NY	4.83
01/18	HESS 32304 GLEN COVE NY	23.68
	<b>INTEREST CHARGED</b>	
01/20	PURCHASE INTEREST CHARGE	63.12
	<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$63.12</b>

### 2013 Totals Year-to-Date

Total fees charged in 2013	\$0.00
Total interest charged in 2013	\$63.12

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
<b>PURCHASES</b>			
Purchases	10.49% (v)	\$7,084.83	\$63.12
<b>CASH ADVANCES</b>			
Cash Advances	19.24% (v)	-0-	-0-
<b>BALANCE TRANSFERS</b>			
Balance Transfer	10.49% (v)	-0-	-0-

(v) = Variable Rate

**31 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.

## IMPORTANT NEWS

It's time to activate new 5% cash back categories! Get 5% cash back on up to \$1,500 spent between Jan 1 and March 31, 2013 at Gas stations, Drugstores and Starbucks stores. Activate at [chase.com/freedom](http://chase.com/freedom) by March 14, 2013.

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