



Manage your account online at : www.chase.com/cardhelp

Customer Service: 1-800-945-2028

Mobile: Download the Chase Mobile® app today

October 2023						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4
5	6	7	8	9	10	11

New Balance
\$14,270.23
 Minimum Payment Due
\$142.00
 Payment Due Date
10/13/23

CHASE ULTIMATE REWARDS® SUMMARY

Previous points balance	15,658
+ 1.5% (1.5 Pts)/\$1 earned on all purchases	21,093
+ Points moved from another account	517
Total points available for redemption	37,268

Redeem for cash back- any amount, anytime. Log on to chase.com/ultimaterewards to explore all your reward options.

You earn unlimited 1.5% cash back on all purchases- it's automatic! Redeem for cash with no minimum, and your Cash Back rewards do not expire as long as your account is open.

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

Minimum Payment Warning: Enroll in Auto-Pay and avoid missing a payment. To enroll, go to www.chase.com

ACCOUNT SUMMARY

Account Number: 4246 3152 8064 9318	
Previous Balance	\$10,451.85
Payment, Credits	-\$10,451.85
Purchases	+\$14,270.23
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	<u>\$0.00</u>
New Balance	\$14,270.23
Opening/Closing Date	08/20/23 - 09/19/23
Revolving Credit Amount	\$61,400
Available Credit	\$47,129
Cash Access Line	\$3,070
Available for Cash	\$3,070
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

Your next AutoPay payment for \$14,270.23 will be deducted from your Pay From account and credited on your due date. If your due date falls on a Saturday, we'll credit your payment the Friday before.

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Y 9 19 23/09/19

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05686 MA DA 55542 26210000010005554201



P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

AUTOPAY IS ON
See Your Account
Messages for details.

42463152806493180001420001427023000000008

Payment Due Date:	10/13/23
New Balance:	\$14,270.23
Minimum Payment Due:	\$142.00

Account number: 4246 3152 8064 9318

\$ _____ Amount Enclosed

AUTOPAY IS ON

55542 BEX 9 26223 C
JESSE SMEDLEY
SMEDLEY INSURANCE GROUP, INC.
1445 HILLSIDE DR
GRAYSON GA 30017-1008

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

⑆ 5000 160 28 ⑆ 1595 2806493187⑈

To contact us regarding your account:



Call Customer Service:

In U.S. 1-800-945-2028
Spanish 1-888-795-0574
Pay by phone 1-800-436-7958
International 1-480-350-7099
We accept operator relay calls



Send Inquiries to:

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



Mail Payments to:

P.O. Box 1423
Charlotte, NC 28201-1423



Visit Our Website:

www.chase.com/cardhelp

Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, 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. 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 electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 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.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar 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 Bureau: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any Of Your Account(s): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

Authorization To Convert Your Check To An Electronic Transfer Debit: 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. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

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, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is 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 membership fee is billed. Your payment of the annual membership 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, the annual membership fee will no longer be billed to your Account.

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 new 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 new 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. 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.

Interest Accrual: We accrue periodic interest charges on a transaction, fee or interest charge from the date it is added to your daily balance until payment in full is received on your account.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

Payment Allocation: When you make a payment, generally, we first apply your minimum payment to the balance on your monthly statement with the lowest APR. Any payment above your minimum payment would generally then be applied to the balance on your monthly statement with the highest APR first. If you do not pay your balance in full each month, you may not be able to avoid interest charges on new purchases.



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To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.



YOUR ACCOUNT MESSAGES (CONTINUED)

Your AutoPay amount will be reduced by any payments or merchant credits that post to your account before we process your AutoPay payment. If the total of these payments and merchant credits is more than your set AutoPay amount, your AutoPay payment for that month will be zero.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
08/18	Amazon.com Amzn.com/bill WA	-208.27
09/13	AUTOMATIC PAYMENT - THANK YOU	-10,243.58
08/18	AHIP TRAINING 800-509-4422 DC	125.00
08/21	Regus Management Group BC iwglpc.com TX	90.00
08/22	UBER PASS HELP.UBER.COM CA	9.99
08/23	IPHONE CITIZ*PMT 24 OF 24 888-2016306 CT	52.91
08/23	Applied Systems University Pa IL	943.84
08/25	Fiverr 855-5859699 NY	34.15
08/26	FACEBK DZLDFRTVC2 650-5434800 CA	900.00
08/27	INTUIT *QBooks Online CL.INTUIT.COM CA	290.00
08/28	DOR TAX PAYMENTS RALEIGH NC	2.00
08/28	DOR TAX PAYMENTS RALEIGH NC	8.00
08/28	DOR TAX PAYMENTS RALEIGH NC	10.00
08/28	DOR TAX PAYMENTS RALEIGH NC	41.00
08/28	DOR TAX PAYMENTS RALEIGH NC	318.00
08/28	DOR TAX PAYMENTS RALEIGH NC	493.00
08/29	LASTPASS.COM LastPass.com MA	720.00
08/30	NIPR* 2QDGNFYJ NIPR.COM MO	190.60
08/30	SLYBROADCASTSALESFORCE HTTPSWWW.SLYB MA	1.99
08/31	VZWLSS*APOCC VISE 800-922-0204 FL	341.10
08/30	NIPR* Z8V6XHWVK NIPR.COM MO	1,105.80
08/31	FACEBK LVABTSPVC2 650-5434800 CA	898.85
08/31	OPENAI OPENAI.COM CA	15.00
08/31	BEACONSTAC LITE HTTPSWWW.BEAC NY	180.00
09/01	TRUE SPACE VO & RG AGT HTTPSWWW.TRUE GA	44.00
09/01	GOOGLE *GSUITE_ihealth cc@google.com CA	132.36
09/01	IN *J2BOOKKEEPING SERVICE 210-9700449 TX	700.00
09/03	COMCAST CABLE COMM 800-COMCAST GA	142.00
09/02	WWW.WHATCONVERTS.COM HTTPSWWW.WHAT NC	80.00
09/04	VIDIQ BOOST 1 HTTPSVIDIQ.CO CA	49.00
09/04	ADCREATIVE.AI APP PARIS	29.00
09/06	Amazon.com*TL8CX9XB1 Amzn.com/bill WA	311.14
09/06	AMZN Mktp US*TL1RV49Z2 Amzn.com/bill WA	20.98
09/05	AMZN Mktp US*TL4R606V0 Amzn.com/bill WA	524.25
09/06	AMZN Mktp US*TL4FD9WP2 Amzn.com/bill WA	319.08
09/07	NYS DTF BILL PAYMENT 518-457-5181 NY	205.10
09/07	WF4 NYSTAX *SERVICE FEE 518-457-5181 CA	4.51
09/08	ZOHO-ONE HTTPSWWW.ZOHO CA	462.92
09/08	Fiverr 855-5859699 NY	13.05
09/09	GOOGLE *Google Storage g.co/helppay# CA	1.99
09/10	Microsoft*Microsoft 365 P 425-6816830 WA	6.99
09/11	TIME DOCTOR HTTPSTIMEDOCT NV	91.06
09/12	Twilio HCLWN2KJP9LJ8X62 844-8144627 CA	90.01
09/13	NIPR* 5CPKXL7YD NIPR.COM MO	412.40
09/13	QTC*QUOTIT CORPORATION 866-4786848 CA	249.00
09/13	NIPR* 3Y7N6RGWR NIPR.COM MO	580.40
09/13	NIPR* 5CPK23CR2 NIPR.COM MO	40.60
09/13	NIPR* 5CPK3V03J NIPR.COM MO	1,040.80
09/15	EQT*Ambetter&WellCarePay 866-5498038 MO	1,859.68
09/17	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	9.99
09/18	DOR TAX PAYMENTS RALEIGH NC	2.00
09/18	DOR TAX PAYMENTS RALEIGH NC	76.69
	JESSE SMEDLEY	
	TRANSACTIONS THIS CYCLE (CARD 9318) \$3818.38	
	INCLUDING PAYMENTS RECEIVED	

2023 Totals Year-to-Date	
Total fees charged in 2023	\$138.08
Total interest charged in 2023	\$51.12

Year-to-date totals do not reflect any fee or interest refunds you may have received.

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	21.24%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	29.99%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfers	21.24%(v)(d)	- 0 -	- 0 -

31 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

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.

