

**PRICING INFORMATION**

LGC41604

<b>INTEREST RATES AND INTEREST CHARGES</b>	
<b>Purchase Annual Percentage Rate (APR)</b>	<b>15.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Balance Transfer APR</b>	<b>15.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Cash Advance APR</b>	<b>19.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>Overdraft Advance APR</b>	<b>19.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>Penalty APR and When It Applies</b>	<p><b>29.99%</b>. This APR will vary with the market based on the Prime Rate.<sup>c</sup></p> <p>The Penalty APR will be applicable to your Account if you:</p> <ul style="list-style-type: none"> <li>• fail to make any Minimum Payment by the date and time due (late payment);</li> <li>• exceed your credit limit (if applicable);</li> <li>• make a payment to us that is returned unpaid; or</li> <li>• do any of the above on another account or loan you have with us or any of our related banks.</li> </ul> <p><b>How Long Will the Penalty APR Apply:</b> If your APRs are increased for any of these reasons, the Penalty APR will apply indefinitely.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date will be a minimum of 21 days after the close of each billing cycle. We will not charge you periodic interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers, cash advances, and overdraft advances on the transaction date.
<b>Minimum Interest Charge</b>	None
<b>Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .

<b>FEES</b>	
<b>Annual Membership Fee</b>	<b>\$99</b>
<b>Transaction Fees</b>	
Balance Transfers	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater.
Cash Advances	Either <b>\$10</b> or <b>3%</b> of the amount of each transaction, whichever is greater.
Foreign Transactions	<b>None</b>
<b>Penalty Fees</b>	
Late Payment	Up to <b>\$15</b> if the balance is less than \$100; up to <b>\$25</b> if the balance is \$100 to less than \$250; up to <b>\$35</b> if the balance is \$250 or more.
Over-the-Credit-Limit	<b>None</b>
Return Payment	Up to <b>\$35</b> .
Return Check	Up to <b>\$35</b> .

**Note:** This account may not be eligible for balance transfers.

**How We Will Calculate Your Balance:** We use the daily balance method (including new transactions).

**Prime Rate:** Variable APRs are based on the 3.25% Prime Rate as of 08/23/2013.

<sup>a</sup>We add 11.99% to the Prime Rate to determine the Purchase/Balance Transfer APR.

<sup>b</sup>We add 15.99% to the Prime Rate to determine the Cash/Overdraft Advance APR.

<sup>c</sup>We add 26.99% to the Prime Rate to determine the Penalty APR. Maximum APR 29.99%.

## TERMS & CONDITIONS

LGC41604

**Authorization:** When you respond to this credit card offer from Chase Bank USA, N.A., a subsidiary of JPMorgan Chase & Co. ("Chase", "we", or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports that we will use when considering your application for credit. You also authorize us to obtain credit bureau reports and any other information about you in connection with: 1) extensions of credit on your account; 2) the administration, review or collection of your account; and 3) offering you enhanced or additional products and services. If you ask, we will tell you the name and address of the credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Cardmember Agreement with your card(s). You agree to the terms of this agreement by: using the account or any card, authorizing their use, or making any payment on the account.
3. When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.
4. **Rates, fees, and terms may change: We have the right to change the account terms (including the APRs) in accordance with your Cardmember Agreement.**

Before we approve you for a credit card, we will review your credit report and the information you provide with your response to confirm that you meet the criteria for this offer. Based on this review, you may receive a Signature card, a Classic card with different benefits, or you may not receive a card.

You must be at least 18 years old to qualify (19 in AL and NE). An applicant, if married, may apply for a separate account.

Signature services are available only to Signature cardmembers. We reserve the right to change the benefit features associated with your card at any time.

**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.

**Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Cardmember Service at P.O. Box 15218, Wilmington, DE 19850-5218.**

**Affiliate Information Sharing:** We and our affiliates may share information about you among affiliates in order to offer products and services of interest to you. If you would prefer that we do not share information from your application, credit bureaus or third parties, please call us at 1-888-868-8618. For more information about our information handling policies, visit us on the web at <http://www.chase.com/privacypolicy>.

**Replying to this offer:** If you omit any information on the form, we may deny your request for an account. You must have a valid permanent home address within the 50 United States or the District of Columbia. We cannot process the form if the mailing address has been changed to an address outside that market area.

**USA PATRIOT Act:** Please note: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account such as your name, address, date of birth, and other information that will allow us to identify you. We may also ask for other identifying documents.

**Return your offer in the envelope provided or mail to: Cardmember Service, P.O. Box 15201, Wilmington, DE 19850-5201.**