

WELCOME TO ChaseHealthAdvance



Dear Valued Accountholder:

Welcome and thank you for choosing a ChaseHealthAdvance Revolving Credit Account.

Enclosed you will find important information about your Account, including descriptions of the documents you will receive, a representation of what your statement will look like when it arrives, and important ChaseHealthAdvance contact information. Please be sure to keep this and all documents in a safe place for easy reference including your Chase Privacy Notice, which is on the last two pages of this document.

You can view and manage your Account easily when you visit MyChaseHealthAdvance.com. Convenient online billpay is also available to you.

You can visit ChaseHealthAdvance.com to find providers who accept ChaseHealthAdvance financing in: Dental, Orthodontics, Vision Correction, Cosmetic Surgery, Hair Restoration, Chiropractic, Veterinary and Audiology specialties.

We look forward to providing you with the best possible support for your healthcare financing needs.

Sincerely,

Your ChaseHealthAdvance Team

CONTACTING US



If you have any questions about your account or changes to your account information, please contact our customer service department at (888) 519-6444.

ONLINE ACCESS



You can access your account information and make payments online at MyChaseHealthAdvance.com

Please review the following important information concerning your new account.

BILLING AND PAYMENTS

- The first payment due date will be at least 25 days from the date we mail you your first statement. You must send your payments to this address:
ChaseHealthAdvance Revolving Account
P.O. Box 4758
Carol Stream, IL 60197-4758
- Prompt payment is essential, and we must receive your payment on or before the due date and time listed on your billing statement.
- If you have chosen a "No Interest" Promotion: On each billing statement until the promotional period has expired, there will be a special section showing the Promotion Expiration Date.
- Please read the attached ChaseHealthAdvance Revolving Account Agreement and the Purchase Acknowledgement carefully before you sign.** Be sure that you have chosen your desired payment plan on the Purchase Acknowledgement.
- You are entitled to a signed copy of the Purchase Acknowledgement for your records.
- You may, at any time, pay off the full unpaid balance or make payments early without an early payment penalty.
- If your payment is returned due to insufficient funds, a \$35 fee will be charged.
- Your account information must be kept current at all times. Please report any changes to your address, telephone number, or job to prevent any disruption in receiving your monthly statement.

ChaseHealthAdvanceSM FINANCING OPTIONS

Look for your
ChaseHealthAdvance
Statement to arrive by mail.

YOUR BILLING ENVELOPE



Summary of Account Activity		Payment Information	
Account Number	00000400000003318	New Balance	\$0,000.00
Minimum Payment	\$5.00	Due Date	11/15/2018
Payment Credits	\$0.00	Minimum Payment Due	\$5.00
Interest Charge	\$0.00	Minimum Payment Due Date	03/01/2019
Other Charges	\$0.00		
Statement Closing Date	03/15/2018		
Open Credit Line	\$0,000.00		
Used Credit Line	\$0,000.00		
Available Credit	\$0,000.00		

Purchase and Promotion Balances		Interest Charge Calculation	
Purchase Request #	8884000	Purchase Request #	8884000
Request Date	03/15/2018	APR	11.99%
Request Amount	\$0.00	APR	11.99%
Request Status	APPROVED	APR	11.99%
Request Balance	\$0.00	APR	11.99%
Request Interest	\$0.00	APR	11.99%
Request Fee	\$0.00	APR	11.99%

YOUR STATEMENT

IMPORTANT DOCUMENTS: PLEASE KEEP A COPY FOR YOUR RECORDS

**PURCHASE
ACKNOWLEDGEMENT**

**YOUR ACCOUNT
AGREEMENT**

**YOUR PRIVACY
POLICY**

ChaseHealthAdvance Revolving Account Agreement

1. AGREEMENT ACCEPTANCE AND AMENDMENTS:

Acceptance: This revolving credit account agreement (the "Agreement") is effective July 21, 2011. This Agreement governs your ChaseHealthAdvance open-end, revolving account ("Account") and its terms include those stated in the tables entitled "Interest Rates and Interest Charges," "Fees" and any other terms set forth in the Purchase Acknowledgement ("Purchase Acknowledgement") signed by you or anyone you authorize to use the Account ("Authorized User"). The words "we," "us" and "our" mean Chase Bank USA, N.A., which is the lender for your Account. The words "you," "your," and "yours" mean everyone responsible for this Account. This Agreement is binding if you use or make a payment on your Account, and you promise to pay for all transactions charged to your Account.

Amendments: We have the right to change the terms of this Agreement for any reason, and in any respect, by adding, deleting or modifying any provision, including but not limited to APRs, fees, the Minimum Payment and other terms.

In certain circumstances, we are required by law to notify you of changes to the terms of this Agreement, and in other circumstances we may not be required to do so. When required by law to advise you that you have a legal right to reject any changes we make, we will provide an explanation about how to do that.

In some circumstances, APRs or other aspects of your Account may change even though other terms of the Account do not change, for example when the Penalty APR becomes applicable. See the Penalty APR section about our right to increase APRs on outstanding balances and/or future transactions for events of default including late payment.

2. **AUTHORIZATION TO PAY MERCHANT DIRECTLY:** You authorize us to pay participating merchants directly for your purchases, including but not limited to procedures, services and supplies, and goods. We have no responsibility for failure of any merchant or any other party to honor your Account.
3. **AUTHORIZED USERS:** This Account may appear on an Authorized User's credit report. You are responsible for all use of your Account including all interest charges and fees added to your Account that result from use by an Authorized User. You acknowledge that only members of your household may be Authorized Users on your Account, and you represent that any Authorized User listed by you on the Application or on any separate Authorized User form is a member of your household. If you choose to remove an Authorized User, it is your responsibility to notify us in writing (ChaseHealthAdvance, AZ1-5733, P.O. BOX 71, Phoenix, AZ 85001-0071), and until we have received your written notification and have a reasonable time to update your Account, you will be responsible for all use of your Account including all interest charges and fees added to your Account that result from an Authorized User's use. If you do remove an Authorized User, we may close the Account and issue you a new Account number.
4. **PROMISE TO PAY:** When you use your Account, you represent to us that you have the intention and ability to pay, and you promise to pay us for all transactions, as well as any interest charges and fees that may be due. Except to the extent required by law, we have no responsibility for failure, quality or inadequacy of any procedures, services, supplies, and other goods provided by a doctor or a merchant or any procedure wrongfully done, and you agree to hold us harmless from any such liability or responsibility.

5. **CREDIT LINE:** We also call this a credit limit. We will assign a credit line to your Account. Your billing statement will show the amount of your credit line as of the date of the statement. You promise not to allow your outstanding balance to exceed your credit line. We may change or cancel your credit line. If we do, it will not excuse you from your obligations to pay us. We may restrict the extent to which your credit line can be used for different types of purchases such as by limiting the dollar amount or number of or time period available for any such purchases, and we may completely prohibit use of your credit line for particular types of purchases.

6. **BILLING CYCLES/STATEMENTS:** Your Account will have time periods called "billing cycles" or "billing periods." Each billing cycle is about one month in length. We will provide a billing statement each month one is required by applicable law.

7. **PROMOTIONS:** Special offers ("Promotion(s)") may be available to you when you use your Account to make certain purchases. ("Promotional Purchase(s)"). All Promotions are subject to the terms of this Agreement. Specific terms regarding your Promotion will be stated in your Purchase Acknowledgement. Read your Purchase Acknowledgement carefully. If you default on the terms of your Account, all Promotions you were offered and accepted will end and you will be subject to the applicable terms stated on the Purchase Acknowledgement for each Promotion. Default is explained below in paragraph 15.

Promotions may include, for example:

- (i) **NO INTEREST FINANCING** – If you are offered and accept this type of Promotion, provided you pay this Promotional Purchase balance in full within the promotional time period specified on your Purchase Acknowledgement, do not make a late payment and do not otherwise default (see paragraph 15), no interest will be charged on that Promotional Purchase balance. If you do not meet these conditions then (after any required notice if applicable) your Promotion will end, you will be assessed interest charges from the date of the Promotional Purchase at the APR stated in the Purchase Acknowledgement for that Promotion, and any unpaid balance remaining from that Promotional Purchase will be subject to the interest charges at the APR stated in your Purchase Acknowledgement. The Purchase Acknowledgement will also state whether the Penalty APR set forth in your Interest Rates and Interest Charges table is applicable to that Promotional Purchase balance.
- (ii) **REDUCED APR** – If you are offered and accept this type of Promotion, provided you do not make a late payment or otherwise default (see paragraph 15), an APR lower than the APR for purchases set forth in your Interest Rates and Interest Charges table will be applied to the Promotional Purchase balance until the end of the promotional period as described in your Purchase Acknowledgement. In the event of default, or after the promotional period expires, any remaining balance from that Promotional Purchase will (after any required notice if applicable) be subject to interest charges at the APR for purchases. The Purchase Acknowledgement will also state whether the Penalty APR set forth in your Interest Rates and Interest Charges table is applicable to that Promotional Purchase balance.
- (iii) **WAIVED INTEREST CHARGES** – If you are offered and accept this type of Promotion, provided you do not make a late payment or otherwise default (see paragraph 15), interest charges will not begin to accrue on that Promotional Purchase balance until after

the payment due date of the billing cycle beginning in month stated in the Purchase Acknowledgement. In the event of default, or after the promotional period expires, any remaining balance from that Promotional Purchase will (after any required notice if applicable) be subject to interest charges at the APR for purchases set forth in your Interest Rates and Interest Charges table. The Purchase Acknowledgement will also state whether the Penalty APR set forth in your Interest Rates and Interest Charges table is applicable to that Promotional Purchase balance.

- (iv) **EXTENDED PAYMENT PLAN** – If you are offered and accept this type of Promotion, you will make minimum monthly payments in a fixed amount for the number of months stated in your Purchase Acknowledgement. Each fixed payment amount you must make includes an amount equal to a portion of the periodic interest charges calculated at the APR stated in your Purchase Acknowledgement for that Promotion. If you fail to make your Minimum Payment on time, fail to pay the balance of that Promotional Purchase by the end of the promotional period for that Promotion, or otherwise default (see paragraph 15), any portion of that Promotional Purchase balance that remains unpaid will (after any required notice if applicable) become part of your purchase balance and thereafter be subject to interest charges at the APR for purchases set forth in your Interest Rates and Interest Charges table. The Purchase Acknowledgement will also state whether the Penalty APR set forth in your Interest Rates and Interest Charges table is applicable to that Promotional Purchase balance.

8. PAYMENTS:

MINIMUM PAYMENTS: You must make a monthly minimum payment (“Minimum Payment”) in a way that we receive it by the date and time it is due. You may make payments greater than your required Minimum Payment. This may reduce the interest charges that are added to your Account. The Minimum Payment each month is the sum of the following:

7.00 % of the balance resulting from your non-Promotional Purchases

plus

The minimum monthly payment(s) due on balance(s) resulting from Promotional Purchase(s). The minimum monthly payment with respect to each Promotional Purchase will range from 1% to 17% of that Promotional Purchase balance. An estimated minimum monthly payment for each Promotional Purchase will be provided to you on your Purchase Acknowledgement along with the minimum monthly payment factor used to calculate that amount based on the amount you financed.

plus

Any fees assessed in the current billing cycle, and any unpaid Minimum Payment from prior billing cycles.

Your Minimum Payment will never be less than \$25 or the exact amount of your Account Balance, whichever is less.

PAYMENT ALLOCATION: All payments will be applied as determined at our discretion. We reserve the right to apply payments and other credits to balances subject to lower APRs prior to balances subject to higher APRs, and to apply payments and other credits to balances subject to Promotions or not subject to Promotions as we may determine.

PAYMENT INSTRUCTIONS: You agree to pay us amounts you owe in U.S. dollars. You must use a check, money order or electronic debit drawn on a US bank or a foreign bank branch in the U.S. We will not accept cash

payments through the mail. For mailed payments, your billing statement and the envelope it comes in gives you instructions about how, when and where to make your payments. You must follow these instructions. Your payment will not be credited to your Account before we receive it at the address we specify for receipt of payments and in accordance with the payment instructions.

If you make a payment marked as paid in full or indicate that it is to pay all amounts you owe us, you must send that payment to the special address on the back of your statement. That address is called the “Conditional Payments” address. We may accept a Conditional Payment and not agree that it pays all amounts you owe on your Account. Also, we may return a Conditional Payment to you and you will still owe us the amount of the payment or any other amounts owed on your Account.

You authorize us to collect any payment check either electronically or by draft. We can collect your payment checks electronically by sending the check number, check amount, account and routing numbers to your bank. Or we can collect these checks by sending a draft drawn on your bank account. Each time you send us a check, you authorize a one-time electronic funds transfer. Funds may be taken from your bank account on the same day we receive your payment. We will not keep your original check, just a copy of it. For more information or to stop the conversion of your checks into electronic funds transfer, call us at the phone number listed on the front of your monthly statement. You may also write to us at ChaseHealthAdvance, AZ1-5733, P.O. BOX 71, Phoenix, AZ 85001-0071.

You may use our optional telephone service or our customer service advisors to make a payment. We will provide the terms for these payment services before you use them.

If we accept payment for an amount in excess of your current balance, your available credit line will not be increased by the amount of such overpayment, nor shall we be required to authorize purchases for an amount in excess of your assigned credit line.

9. PAYING INTEREST: Except as otherwise described in Paragraph 7, interest charges will be imposed on transactions beginning on the date the transaction is posted to your Account and will continue up to the date when your Account is paid in full.

10. PERIODIC INTEREST CHARGES: For each transaction on your Account, we will charge interest charges on the “daily balance” (including current transactions) using a daily periodic rate. We calculate the daily balance by taking the beginning balance on your Account each day (excluding unpaid interest charges and fees), adding any new transactions and other debits and subtracting principal payments and credits. We then multiply the daily balance by the “daily periodic rate.” This gives us the “daily interest charge.” The sum of the daily interest charge for each day in the cycle is the interest charge (“interest charge”). The daily periodic rate is equal to the annual percentage rate (“APR”) divided by the number of days in the year. For non-Promotional Purchases the applicable APR is found in the Interest Rates and Interest Charges table and the daily periodic rate for those non-Promotional Purchases can be found directly under your Interest Rates and Interest Charges table. The APR and the daily periodic rate applicable to Promotional Purchases on your Account will be shown on each Purchase Acknowledgement along with the additional terms of your Promotion. Read your Interest Rates and Interest Charges table as well as the terms of any Promotion that you may be offered carefully. We will charge no less than the minimum interest charge as set forth in your Interest Rates and Interest Charges table if any periodic interest charge is due for a billing cycle, except where not allowed by law.

11. FEES:

Late Payment Fee: We may charge a late payment fee of an amount found in your Fees table if we do not receive at least the required Minimum Payment for any billing cycle by the date and time it is due.

Dishonored Payment/Non-Sufficient Funds Fee: A fee disclosed to you in your Fees table will be charged for the return by a depository institution of a dishonored check, negotiable order of withdrawal or share draft issued in connection with any payment due under this Agreement.

12. CREDIT INVESTIGATION AND INFORMATION:

A. We may release information to others, such as credit reporting agencies, about our experience with your Account. We may review your credit history by obtaining information from credit reporting agencies and others. We may report information about you and your Account to credit reporting agencies. If you request additional users 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 information to a credit reporting agency that is not correct, you may write to us using the service address listed on your billing statement. Please include your name, address, Account number, telephone number and a brief description of the problem and a copy of the credit reporting agency report if you have it. We will investigate the matter. If our investigation shows that you are right, we will contact each credit reporting agency to which we reported the information and will request they correct the report. If we disagree with you after our investigation, we will notify you in writing or by telephone.

B. You hereby authorize the merchant to disclose and open for review or inspection to us the financial records maintained by the merchant with respect to any procedure performed and information provided to such merchant.

13. COMMUNICATIONS/CHANGE OF INFORMATION: We can provide billing statements and other communications to you at any mailing address or email address shown in our records. If you change your contact information such as any mailing address, telephone number or email address, you must notify us immediately in writing at the address shown on your billing statement. Telephone numbers you provide include those you give us and/or those we obtain from caller ID processes. We may obtain telephone number, mailing address and e-mail address information from you or third parties, and we may accept mailing address corrections from the United States Postal Service. If more than one person is responsible for this Account, we can provide billing statements and communications to any of you. Notice to one of you will be considered notice to all of you. You all will remain obligated on the Account. You agree to pay any fee(s) or charge(s) for incoming communications from us, and/or outgoing communications to us, without reimbursement from us. You authorize us, or anyone acting on our behalf, to call or send a text message to any number you provide or to any number where we reasonably believe we can contact you. These include calls to mobile, cellular, or similar devices, and calls using automatic telephone dialing systems and/or prerecorded messages. We may also send an email to any address where we reasonably believe we can contact you. Some of the legal purposes for calls and messages include: suspected fraud or identity theft; obtaining information; transactions on or servicing of your Account; collecting on your Account; and providing you information about products and services.

14. TELEPHONE MONITORING AND RECORDING: We and our agents may listen to and record your telephone calls with us. You agree that we and our agents may do so, whether you or we initiate the telephone call.

15. DEFAULT: Your Account may be in default if any of the following applies: (i) we do not receive at least the Minimum Payment by the date and time it is due as shown on your billing statement; (ii) you become the subject of bankruptcy proceedings; (iii) an attachment or garnishment in a material amount is entered against you; (iv) you supply us with misleading, false or incorrect information. After default, your Account will continue to accrue interest charges. If your Account is in default, we may close it without notice and require you to pay your unpaid balance immediately. 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. Further, if you were offered and accepted any Promotions, upon your default all Promotions will end and you will be subject to the applicable terms of each Promotion as stated in the Purchase Acknowledgement for each Promotion.

16. PENALTY APR /DEFAULT PRICING: "Penalty APR" means the APR which will be applied to all balances on your Account that are subject to the Penalty Rate. If you do not pay us the Minimum Payment within 60 (sixty) days of your payment due date then the Penalty APR disclosed to you in your Interest Rates and Interest Charges table will be applicable to the balance of your Account. For Promotional Purchases, your Purchase Acknowledgement will state if a particular Promotion is subject to the Penalty APR.

For any default (including a late payment of any time period) or if your total outstanding balance exceeds your credit limit ("over limit default") we may increase your APR to the APR disclosed to you on your Purchase Acknowledgement. We may increase your APRs, with prior notice as required by law for any default or over limit default. Each such increase will apply to the balances described in the notice that you will receive. Our increasing any of your APRs pursuant to this section does not preclude or limit us from exercising any other right under this Agreement. We may elect to allow a one day or other time period after a Minimum Payment default or over-limit default in which we would not implement default pricing on your Account; however, we have the right not to allow any time period at any time, and the right not to notify you if we determine to allow such a time period or not to allow a time period; and no allowance of a time period will entitle the Account holder to a time period with respect to any subsequent Minimum Payment default, over-limit default or other default.

17. CLOSING/SUSPENDING YOUR ACCOUNT: You may close your Account at any time. We may require you to provide a closure request in writing. Except as required by applicable law, we may close your Account or suspend your credit privileges or any feature on your Account at any time for any reason, including Account inactivity, without notice. If we close your Account or suspend your credit privileges, we will not be liable to you for any consequences that result. If you or we close your Account, you and any authorized users must stop using your Account immediately. You will continue to be responsible for charges to your Account according to the terms of this Agreement.

18. DISCLAIMER OF LIABILITY: We offer the Account and related services in our own interest and disclaim any duty or responsibility other than those expressly set forth in this Agreement. The merchant is not our agent for any purpose. You are responsible for conducting your own verification of the abilities, credentials, or qualifications of any merchant that you plan to use. You should do the investigation necessary for you to make an informed decision before agreeing to the merchant's treatment and services. You agree to hold us harmless for the quality or inadequacy of any procedures, services, supplies, and other goods provided by a merchant or any procedure wrongfully done.

19. **ASSIGNMENT:** We can assign your Account, any amounts payable there under, and any of our rights under this Agreement without your consent or notice to you. You may not sell, transfer or assign your Account or any of your obligations under this Agreement.

20. **ENFORCING THIS AGREEMENT:** We can delay enforcing or not enforcing 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.

21. **COMPLETE AGREEMENT; NO ORAL MODIFICATIONS:** This Agreement constitutes the final expression of the agreement between you and us. This Agreement may not be contradicted or modified by evidence of any alleged oral agreement.

22. **INSURANCE:** You agree to assign to us any insurance proceeds to which you are entitled for any services, supplies, goods and procedures, that have been performed or provided by the merchant.

23. **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 (THE STATE WHERE WE AND YOUR ACCOUNT ARE LOCATED), WILL APPLY NO MATTER WHERE YOU LIVE OR USE THE ACCOUNT.

24. **NOTICES:** All notices required to be given by us in connection with your Account shall be deemed to have been provided when mailed or delivered.

25. **NOTICE TO HOLDER:** ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

26. **STATE NOTICES:** Notice to Florida Residents: You (borrower) agree that, should we obtain a judgment against you, a portion of your disposable earnings may be attached or garnished (paid to us by your employer), as provided by Florida and federal law. Maryland Residents: You have the right under Maryland Commercial Law Code Section 12-510 to receive an answer to a written inquiry concerning the status of your Account. New Jersey Residents: Because certain provisions of this Agreement are subject to applicable law, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey. Vermont Residents: A consumer report may be ordered in connection with your application or subsequently for the purpose of reviewing your account, increasing the credit line on your account, for the purpose of taking collection action on your account, or for other legitimate purposes associated with your account. Wisconsin Residents: No Provision of a marital property agreement under Sec. 766.58, Wis. Stats., unilateral statement under Sec. 766.59, Wis. Stats., or court decrees under Sec 766.70, Wis. Stats., will adversely affect our rights unless, prior to the time the credit is granted, we are furnished a copy of the agreement, statement or decree, or we have actual knowledge of its terms before credit is granted or the Account is opened. Your signature on the initial Purchase Acknowledgement constitutes your signature on this Agreement. The Account described in this Agreement is issued and credit is extended by Chase Bank USA, N.A.

27. BILLING RIGHTS SUMMARY:

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

If you think there is an error on your statement, write to us at the address specified on your statement.

In your letter, provide us with 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. 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.

What Will Happen After We Receive Your Letter:

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- 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.
- 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

FACTS

WHAT DOES CHASE DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and transaction history
- credit history and payment history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Chase chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Chase Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

INS 14853

To limit our sharing

- Call 1-888-519-6444 – our menu will prompt you through your choice(s) **or**
- Writing us at: ChaseHealthAdvance, AZ1-5733, P.O. BOX 71, Phoenix, AZ 85001-0071.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-888-519-6444

Who we are

Who is providing this notice? Chase Bank USA, N.A. as issuer of the ChaseHealthAdvance financing optionsSM product.

What we do

How does Chase protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.

How does Chase collect my personal information? We collect your personal information, for example, when you

- open an account or make deposits or withdrawals from your account
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else? Your choices will apply to everyone on your account.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non financial companies.

- *Our affiliates include companies with a Chase or JPMorgan name and financial companies such as EMC Mortgage Corporation*

Nonaffiliates Companies not related by common ownership or control. They can be financial and non financial companies.

- *Nonaffiliates we share with can include companies such as retailers, auto dealers, auto makers and membership clubs*

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include categories of companies such as insurance companies*

Other important information

State Laws:

VT: Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described on page 1. For joint marketing, we will only disclose your name, contact information and information about your transactions.

NV: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-945-9470, or by writing to us at P.O. Box 659752, San Antonio, TX 78265-9752.

For more information, contact us at the address above, or email Privacy.Info@JPMChase.com, with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email BCPINFORM@ag.state.nv.us

CA: Accounts with a California mailing address are automatically treated as if they have limited the sharing with nonaffiliates as described on page 1. CA residents are provided a CA notice for additional choices.