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2017 AUG -4 A 10: 27

BEFORE THE ARIZONA CORPORATION COMMISSION

COMMISSIONERS

- TOM FORESE - Chairman
- BOB BURNS
- DOUG LITTLE
- ANDY TOBIN
- BOYD W. DUNN

Arizona Corporation Commission

DOCKETED

AUG 4 2017

DOCKETED BY
GB

IN THE MATTER OF THE
APPLICATION OF

) **DOCKET NO. W-01084A-16-0454**

WILLIAM R. FARR DBA SALOME
WATER COMPANY FOR APPROVAL OF
AN EMERGENCY RATE INCREASE
DOCKET NO. W-01084A-16-0454

) **DECISION NO. 76100**

) **COMPLIANCE FILLING**

Page 9 Lines 7-8 Open a separate Checking Account

1 On June 19, 2017, a separate CHECKING ACCOUNT was opened to hold and disperse funds from the surcharge. CHASE Account # xxxxx2392 **Exhibit I**. See prior filling.

2 Page 9 Lines 9-12 A monthly accounting of surcharge monies received and spent. **Exhibit 2**

3 Page 9 Lines 12-13. Monthly credit card statements for all credit cards used to pay company expenses. **Exhibit 3**

Dated this 3rd day of August, 2017

(Owners Name)
WR (Bill) Farr

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Exhibit 2
Monthly Bank Statement

The following 2 pages contain the July 2017
Statement from the Chase bank account used segregate the surcharge funds
for Salome Water Company

WR Farr
Salome Water Company



JPMorgan Chase Bank, N.A.
 P O Box 659754
 San Antonio, TX 78265 - 9754

July 01, 2017 through July 31, 2017
 Account Number: [REDACTED] 392

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
 Service Center: 1-800-242-7338
 Deaf and Hard of Hearing: 1-800-242-7383
 Para Espanol: 1-888-622-4273
 International Calls: 1-713-262-1679



01187380101000000021

00118739 DRE 601 141 21317 NNNNNNNNNN T 1 000000000 64 0000
 WILLIAM R FARR
 DBA SALOME WATER COMPANY
 66183 HALL AVE
 SALOME AZ 85348

CHECKING SUMMARY

Chase Total Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$1,488.03
Deposits and Additions	2	2,250.00
Electronic Withdrawals	4	-2,250.00
Ending Balance	6	\$1,488.03

DEPOSITS AND ADDITIONS

DATE	DESCRIPTION	AMOUNT
07/17	Online Transfer From Chk ...6609 Transaction#: 6373187418	\$1,500.00
07/18	Online Transfer From Chk ...6609 Transaction#: 6376863571	750.00
Total Deposits and Additions		\$2,250.00

ELECTRONIC WITHDRAWALS

DATE	DESCRIPTION	AMOUNT
07/03	07/01 Payment To Chase Card Ending IN 7230	\$500.00
07/03	Ucs Online Payment 132370273632635 Web ID: Citictp	500.00
07/18	Ucs Online Payment 132383814768848 Web ID: Citictp	750.00
07/24	07/24 Payment To Chase Card Ending IN 7230	500.00
Total Electronic Withdrawals		\$2,250.00

DAILY ENDING BALANCE

DATE	AMOUNT
07/03	\$488.03
07/17	1,988.03
07/18	1,988.03
07/24	1,488.03



July 01, 2017 through July 31, 2017
Account Number: [REDACTED] 392

SERVICE CHARGE SUMMARY

TRANSACTIONS FOR SERVICE FEE CALCULATION	NUMBER OF TRANSACTIONS
Checks Paid / Debits	2
Deposits / Credits	0
Deposited Items	0
Transaction Total	2

SERVICE FEE CALCULATION	AMOUNT
Service Fee	\$0.00
Service Fee Credit	\$0.00
Net Service Fee	\$0.00
Excessive Transaction Fees (Above 200)	\$0.00
Total Service Fees	\$0.00

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC

Exhibit 3
Monthly Credit Card Statements

The following 17 pages contain the July 2017
Statements used with Salome Water Company

WR Farr
Salome Water Company

**ADVANTA
Credit Cards**

SALOME WATER CO JULY STATEMENT

Account number: [REDACTED] 8017
Statement closing date: Jul 11, 2017

Customer Service

NEW Website address: www.advantabankcorp.com
1-800-705-7255 (M-F 8am-8pm ET)
An operator is available 24/7 for lost or stolen cards.

Your Account Summary

Previous balance on Jun 9, 2017	\$3,972.29	Total credit limit	\$24,000.00
Total payments received - thank you	- 99.00	Total available credit	0
Balance forward	3,873.29	Cash advance limit	\$24,000.00
Purchases and balance transfers	0.00	Cash advance available	0
Cash advances	0.00		
Interest charges and fees	60.03		
Credits	- 0.00		
New balance	\$3,933.32		
Minimum payment due by Aug 5, 2017	\$99.00		

Your Important Account Messages

YOUR ACCOUNT IS CURRENTLY CLOSED.

Your Transactions

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
07/04	07/04	85477535T00XTMM4Y	ELECTRONIC PYMT-THANK YOUSALT LAKE CT UT	- 99.00
Total				-\$ 99.00
TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
07/11	07/11	*FINANCE CHARGE*	PURCHASES \$5.11 CASH ADVANCE \$54.92	60.03
Total				\$60.03

Your Finance Charges

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	AVERAGE DAILY BALANCE	DAILY PERIODIC RATE	INTEREST CHARGES	TRANSACTION FEES	FEE INCLUSIVE APR
Purchases	16.99%	\$338.52	0.04718%	\$5.11	\$0.00	16.99%
Cash Advances	16.99%	\$0.00	0.04718%	\$0.00	\$0.00	16.99%
PROMOTION	16.99%	\$3,638.15	0.04718%	\$54.92	\$0.00	

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Check here if address, phone or e-mail changes are indicated on reverse side.

Account number XXXX XXXX XXXX 8017
New balance \$3,933.32
Minimum payment \$99.00
Due date Aug 5, 2017 by 12pm ET

This account is enrolled in autopay.

SALOME WATER CO

PAYMENT OPTIONS:

- Mail check with payment stub
- Pay online at www.advantabankcorp.com/payment
- Call 1-800-705-7255

PAYMENT ENCLOSED \$ [] [] [] , [] [] [] . [] [] []

WILLIAM R FARR
SALOME WATER CO
PO BOX 550
SALOME AZ 85348-0550

ADVANTA CREDIT CARDS
PO BOX 660676
DALLAS TX 75266-0676
.....

.....

547753025455801700009900003933321

Frequently-Asked Questions

What are my billing rights?

If you think your bill is wrong, or if you need more information about a transaction on your bill, please call us toll free at 1-800-705-7255. You can also write to us at Advanta Credit Cards, Attention: Disputes, P.O. Box 9217, Old Bethpage, NY 11804-9217. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

When sending a letter, please include the following information:

- your name and account number,
- the dollar amount of the suspected error, and
- describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

When applicable, please include any dates and details of your attempts to resolve the error directly with the merchant who billed your account.

How are balances and finance charges calculated?

We calculate the Average Daily Balance of each account component (e.g. purchases, cash transactions, promotional balances) separately. Each day we start with the previous day's ending balance. We add any new transactions or debits, and subtract any payments or credits. We calculate finance charges by multiplying this sum by the daily periodic rate, and then add the finance charges into the sum. This gives us the day's ending balance. Credit balances are treated as zero. At the end of the billing cycle, we add each component's daily balances, and divide that sum by the number of days in the billing cycle to get the Average Daily Balance for each component. Transaction fees, such as for balance transfers or cash advances, are included in the calculation of the Fee Inclusive Annual Percentage Rate (APR).

Do I have to pay interest on new purchases?

If your statement shows no balance forward and you pay the full new balance shown by the due date, finance charges will not be applied to new purchases shown on this statement.

Do I have to pay the annual fee?

If an annual fee appears on your statement, and you do not wish to pay it, you may notify us that you are closing your account. We will refund the annual fee as long as you notify us within 30 days of receipt of statement. You may use the card until you notify us, but using the card after you notify us will constitute acceptance of the annual fee.

Can I make additional payments?

You may pay more than the minimum payment due and make additional payments at any time; however, additional payments cannot be applied to unbilled minimum payments due. You can make additional payments:

- Online: www.advantabankcorp.com/payment
- By Phone: 1-800-705-7255 (convenience fee applies)
- By Mail: Advanta Credit Cards, P.O. Box 660676, Dallas, TX 75266-0676

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If you want to change your contact information, please provide your new information below. Please use blue or black ink. Also, please check the box on the front of the payment stub to ensure proper handling.

Street address _____

City _____ State _____ ZIP _____

Business phone _____ Mobile phone _____

Email address _____



AT&T Universal Platinum Card



WILLIAM R FARR

Member Since 1994 Account number ending in: 6886
Billing Period: 06/13/17-07/12/17

How to reach us

www.universalcards.com
1-800-423-4343 (TTY: 1-800-367-8997)
PO BOX 6500 SIOUX FALLS, SD 57117-6500

Minimum payment due: \$184.49
New balance: \$7,084.69
Payment due date: 08/08/17

Make a payment now! www.payonline.universalcards.com

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 \$37 and your APRs may be increased up to the variable 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 the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 year(s)	\$17,229
\$260	3 year(s)	\$9,360 (Savings = \$7,869)

For information about credit counseling services, call 1-877-337-8187.

Your next AutoPay payment of \$184.49 will be deducted from your bank account on 08/08/2017. Please note that the next AutoPay payment may be reduced if you have made additional payments or received any credits during the current billing cycle.

Account Summary

Previous balance	\$7,470.20
Payments	-\$500.00
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$114.49

New balance \$7,084.69

Credit Limit

Credit limit	\$22,560
Includes \$13,000 cash advance limit	
Available credit	\$15,475
Includes \$13,000 available for cash advances	

Citi EasyDeals™



Maximize your savings using Citi Easy Deals at citieasydeals.com

See page 2 to view Citi Easy Deals tiers and learn more

AT&T Universal Card

P.O. Box 6284
Sioux Falls, SD 57117-6284

Your Statement Is Inside

Pay your bill from virtually anywhere with the Citi Mobile® App and Cit® Online



To download:
Text 'App15' to MyCiti (692484)
or go to your device's app store.
Or visit www.universalcards.com

Minimum payment due \$184.49
New balance \$7,084.69
Payment due date 08/08/17

Amount enclosed: \$

Account number ending in 6886

WILLIAM R FARR
PO BOX 550
SALOME AZ 85348-0550

AT&T UNIVERSAL CARD
PO BOX 78045
Phoenix, AZ 85062-8045

Account Summary

Trans. date	Post date	Description	Amount
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Payments, Credits and Adjustments

07/01		ONLINE PAYMENT, THANK YOU	-\$500.00
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Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Date	Description	Amount
07/12	INTEREST CHARGED TO STANDARD PURCH	\$2.71
07/12	INTEREST CHARGED TO PUR PR-00/00/00.	\$111.78
Total interest charged in this billing period		\$114.49

2017 totals year-to-date

Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$837.06

Interest charge calculation

Days in billing cycle: 30

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 charge
PURCHASES			
Standard Purch	19.97% (V)	\$165.24 (D)	\$2.71
Pur Pr 060210	18.99%	\$7,161.11 (D)	\$111.78
ADVANCES			
Standard Adv	22.97% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

Account messages**Reminder: Verify your account transactions**

If you contacted Customer Service regarding an issue with your account, please review your statement to confirm that all your transactions were processed correctly. If you have any questions, visit citi.com or call the number on the back of your card. Citi's telecommunication number for hearing- and speech-impaired customers is located on your billing statement and in the "Contact Us" section on citi.com.

Don't forget to use your AT&T Universal Platinum Card which offers you up to 30 free calling minutes good toward U.S. domestic and international calls, and 2 free directory assistance inquiries per month.

**Citi Easy Deals™**

To find out your current tier:
Visit citi.easydeals.com or call the number provided above.

Deals you can access, by tier:

Base Tier

- Minimum Annual Purchases: \$0.00
- Coupons for local dining and shopping

Enhanced Tier

- Minimum Annual Purchases: \$100
- Base tier benefit
- Plus deals on gift cards and magazines

Plus Tier

- Minimum Annual Purchases: \$500
- Base and Enhanced tier benefits
- Plus deals on merchandise, travel and daily deals

» For complete details, go to citi.easydeals.com

About Interest Charges

How We Calculate Interest. We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the **daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (D). We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances. We use the **average daily balance method (including current transactions)** if the Balance Subject to Interest Rate is followed by (A). To get an average daily balance, we take the balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We figure the interest charge by multiplying the average daily balance by the monthly periodic rate, or by the daily periodic rate and by the number of days in the billing period, as applicable.

Minimum Interest Charge. If we charge interest, it will be at least \$0.50.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing period. We will not charge you any interest on purchases if you pay your New Balance by the due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing periods in a row. We will begin charging interest on cash advances and balance transfers on the transaction date.

Your Rights

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

If you think there is an error on your statement, visit us online at the url above or write to the Customer Service address shown on the front.

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. 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 is 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 online or in writing at the Customer Service address shown on front of statement.

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.

Notification of Disputed Item

You can file a billing dispute or check the status of an existing dispute online at the url above. You can also check the status of an existing billing dispute by contacting the customer service number on the top of this page.

Other Account and Payment Information

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:
• Enclose a valid check or money order. No cash or foreign currency please.
• Include your name and the last four digits of your account number

How to Report a Lost or Stolen Card. Call the Customer Service number at the top of the page.

Balance Transfers. Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

Membership Fee. Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we've reported inaccurate information, please write to us at the Customer Service address on your statement.

Payment Amount

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

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Payments other than by mail

Online. Go to the URL on the front of your statement to make a payment. When you enroll in Online Bill Pay you can schedule your payments up to ninety days in advance using the "Other" payment option. For security reasons, you may not be able to pay your entire new balance the first time you make a payment online.

Phone. Call the phone number on the front of your statement to make a payment. There is no fee for this service.

AutoPay. Visit autopay.citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment account you choose.

Express mail. Send payment by express mail to:

Citi Cards
Attention: Bankcard Payments Department
6716 Grade Lane
Building 9, Suite 910
Louisville, KY 40213

Crediting Payments other than by Mail. The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

CHASE
SLATE

P.O. BOX 15123
WILMINGTON, DE
19850-5123

42629051052758090000150000031058000000002

AUTOPAY IS ON
See Your Account
Messages below
for details.

Payment Due Date: 08/24/17
New Balance: \$310.58
Minimum Payment: \$15.00

Account number: [REDACTED] 5809


\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

01429 BEX 9 20817 D
WILLIAM R FARR
32247 ALL AVE
SALOME AZ 85348-0550


CARDMEMBER SERVICE
PO BOX 94014
PALATINE IL 60094-4014

5000 160 28 9705 105 2758090

CHASE
SLATE

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

 Customer Service:
1-800-945-2000

 Mobile: Download the
Chase Mobile® app today

ACCOUNT SUMMARY

Account Number: [REDACTED] 5809

Previous Balance	\$322.87
Payment, Credits	-\$16.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$3.71
New Balance	\$310.58
<hr/>	
Opening/Closing Date	06/28/17 - 07/27/17
Credit Limit	\$1,000
Available Credit	\$689
Cash Access Line	\$200
Available for Cash	\$200
<hr/>	
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$310.58
Payment Due Date	08/24/17
Minimum Payment Due	\$15.00

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.

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	3 years	\$376

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

YOUR ACCOUNT MESSAGES

Your next AutoPayment for \$15.00 will be deducted from your account and credited on your due date (previous day if your due date falls on a Saturday). If you make a payment before your due date, that amount will be deducted from the AutoPayment amount identified above.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

07/24	AUTOMATIC PAYMENT - THANK YOU	-16.00
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INTEREST CHARGED

07/27	PURCHASE INTEREST CHARGE	3.71
	TOTAL INTEREST FOR THIS PERIOD	\$3.71

YOUR ACCOUNT MESSAGES

Your next AutoPayment for \$66.00 will be deducted from your account and credited on your due date (previous day if your due date falls on a Saturday). If you make a payment before your due date, that amount will be deducted from the AutoPayment amount identified above.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
---------------------	--	-----------

PAYMENTS AND OTHER CREDITS

07/01	Payment Thank You - Web	-500.00
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INTEREST CHARGED

07/18	PURCHASE INTEREST CHARGE	36.71
	TOTAL INTEREST FOR THIS PERIOD	\$36.71

2017 Totals Year-to-Date

Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$295.52

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	13.99%(v)(d)	\$3,192.43	\$36.71

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: _____

*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 and companies working on our behalf 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. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:



Call Customer Service:
In U.S. 1-800-945-2000
Español 1-888-446-3308
TTY 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 94014
Palatine, IL 60094-4014



Visit Our Website:
www.chase.com/creditcards

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 or by one of our above listed customer service telephone numbers. If we receive your completed payment request through one of these channels 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): 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.

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, 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.

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.

INTEREST CHARGES

(CONTINUED)

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
CASH ADVANCES			
Cash Advances	20.24% (v)(d)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	13.99% (v)(d)	-0-	-0-

(v) = Variable Rate

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

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

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.

CHASE
SLATE
 P.O. BOX 15123
 WILMINGTON, DE
 19850-5123

42629051052758090000150000031058000000002

AUTOPAY IS ON
 See Your Account
 Messages below
 for details.

Payment Due Date: 08/24/17
New Balance: \$310.58
Minimum Payment: \$15.00

Account number: [REDACTED] 5809


\$ _____ Amount Enclosed
 Make your check payable to: Chase Card Services


01429 BEX 9 20817 D
 WILLIAM R FARR
 32247 ALL AVE
 SALOME AZ 85348-0550


CARDMEMBER SERVICE
 PO BOX 94014
 PALATINE IL 60094-4014

5000 160 28 9705 105 2758090

CHASE
SLATE

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

 Customer Service:
 1-800-945-2000

 Mobile: Download the
 Chase Mobile® app today

ACCOUNT SUMMARY

PAYMENT INFORMATION

Account Number: [REDACTED] 5809

Previous Balance	\$322.87
Payment, Credits	-\$16.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$3.71
New Balance	\$310.58

Opening/Closing Date	06/28/17 - 07/27/17
Credit Limit	\$1,000
Available Credit	\$689
Cash Access Line	\$200
Available for Cash	\$200

Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

New Balance	\$310.58
Payment Due Date	08/24/17
Minimum Payment Due	\$15.00

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.
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	3 years	\$376

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

YOUR ACCOUNT MESSAGES

Your next AutoPayment for \$15.00 will be deducted from your account and credited on your due date (previous day if your due date falls on a Saturday). If you make a payment before your due date, that amount will be deducted from the AutoPayment amount identified above.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

07/24	AUTOMATIC PAYMENT - THANK YOU	-16.00
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INTEREST CHARGED

07/27	PURCHASE INTEREST CHARGE	3.71
	TOTAL INTEREST FOR THIS PERIOD	\$3.71

2017 Totals Year-to-Date	
Total fees charged in 2017	\$15.00
Total interest charged in 2017	\$25.57

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	13.99% (v)(d)	\$322.53	\$3.71
CASH ADVANCES			
Cash Advances	20.24% (v)(d)	-0-	-0-

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 or by one of our above listed customer service telephone numbers. If we receive your completed payment request through one of these channels 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): 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.

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, 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.

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.

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: _____

*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 and companies working on our behalf 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. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

 **Call Customer Service:**
In U.S. 1-800-945-2000
Español 1-888-446-3308
TTY 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 94014
Palatine, IL 60094-4014

 **Visit Our Website:**
www.chase.com/creditcards



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

Customer Service:
1-800-945-2000

Mobile: Download the
Chase Mobile® app today

INTEREST CHARGES

(CONTINUED)

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
BALANCE TRANSFERS			
Balance Transfer	13.99%(v)(d)	-0-	-0-

(v) = Variable Rate

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

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

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.