

10cv23255 WMH

FILED by *AP* D.C.  
APR 18 2011  
STEVEN M. LARIMORE  
CLERK U. S. DIST. CT.  
S. D. of FLA. -- MIAMI

Kardonick Settlement Administrator  
P.O. Box 280  
Philadelphia, PA 19105-0280

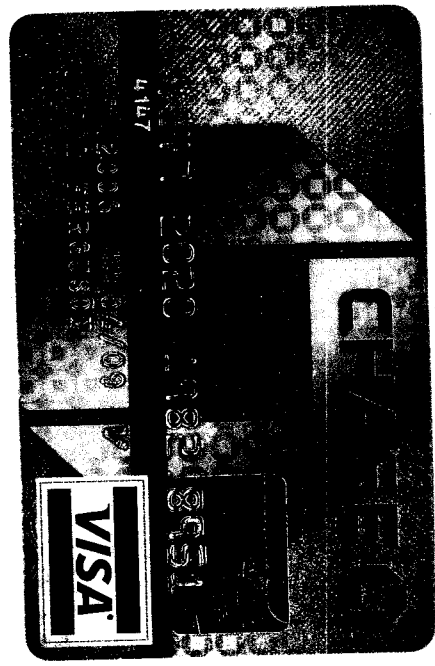
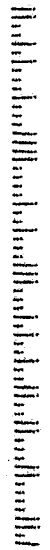
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3WNT525

\*\*\*\*\*ALL FOR AADC 870  
T1040 P1  
JOE A FERGUSON  
2519 NEW YORK AVE SW TRAILER 66  
ALBUQUERQUE, NM 87104



**TO CHASE CREDIT CARD HOLDERS WHO WERE ENROLLED IN A PAYMENT PROTECTION PRODUCT  
BETWEEN SEPTEMBER 1, 2004 AND NOVEMBER 11, 2010**

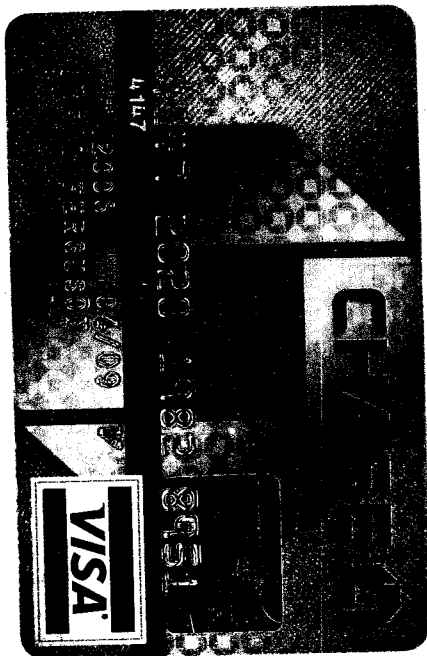
You may be entitled to a payment under a proposed class action settlement. In a lawsuit entitled *Kardonick v. JPMorgan Chase & Co.*, Case No. 10-cv-23235 (S.D. Fla.), the Plaintiffs allege that Chase's credit card business engaged in breaches of contract, unfair and deceptive practices, and other wrongdoing in connection with "payment protection" products—products that offer relief from credit card debt under circumstances such as unemployment, disability or death. Chase denies these allegations and denies any wrongdoing.

Chase's records indicate that you are probably a member of the settlement class because you were enrolled in a payment protection product on a Chase-issued credit card at some time between 9/1/2004 and 11/11/2010. Class members may (1) file a claim for money from the settlement, (2) exclude themselves from the settlement, or (3) object to the settlement. To file a claim, go to [www.KardonickSettlement.com](http://www.KardonickSettlement.com) or write to the Kardonick Settlement Administrator at the address below. If the settlement is approved, estimated claims payments will be between \$15 and \$60, before administration costs, attorney fees, and legal expenses. **You cannot receive a payment unless your claim is received by 8/8/2011.**

If you want to exclude yourself from the settlement (and receive no money from the settlement), the Kardonick Settlement Administrator must receive your request for exclusion **no later than 8/19/2011** at the address below. If the settlement is approved, all class members who do not exclude themselves will give up any right to sue Chase or related parties for any known or unknown claims relating to payment protection products, as more fully described in the settlement. If you think the Court should reject the settlement, you or your attorney may send a written objection to: U.S. District Court for the Southern District of Florida, 400 North Miami Ave., Miami, FL 33128. **Objections must be received no later than 8/19/2011.** Objectors who send in timely objections may speak about the settlement in Court at a hearing currently scheduled for 9/9/2011. **To obtain the full instructions for excluding yourself or filing an objection, go to [www.KardonickSettlement.com](http://www.KardonickSettlement.com) or write the Kardonick Settlement Administrator at the address below.**

This is only a summary of the settlement and your rights. To obtain the full class notice or for more information, go to [www.KardonickSettlement.com](http://www.KardonickSettlement.com) or write to Kardonick Settlement Administrator, P.O. Box 280, Philadelphia, PA 19105-0280. **DO NOT CALL THE COURT, CHASE OR CHASE'S COUNSEL REGARDING THIS NOTICE.**

QUESTIONS? CALL TOLL-FREE 800-220-2204 OR VISIT [WWW.KARDONICKSETTLEMENT.COM](http://WWW.KARDONICKSETTLEMENT.COM)



# Credit Report Dispute Form

If you feel there are inaccuracies in your Credit Report, you must write directly to the credit reporting agency that supplied the information. First, fill out the information below. Print the name and account number of the creditor in question under the Creditor/Account Number column. Also, print the specific reason for your disagreement under the Dispute column. Finally, sign the form in the space marked Signature and submit the entire form to the credit reporting agency.

Mail or submit online to the Following Credit Reporting Agencies:

**Equifax Information Service**  
P.O. Box 740256  
Atlanta, GA 30374

**Experian**  
www.experian.com/rs/fi25.html

**TransUnion Corporation**  
P.O. Box 1000  
Chester, PA 19022

We also recommend writing directly to the creditor (bank, department store, or other lender) detailing the error.

First Name Joseph Middle Anthony Last Ferguson Jr./Sr./III Sr.

Address 12519 New York St - SW - Sp 66

City/State/Zip Albuquerque N.M. 87104

Social Security Number (necessary to access your Credit Reports) 585-28-7838

Signature Joseph A Ferguson Membership Number 91772158 Date of Birth (mm/dd/yyyy) 6/13/46

Creditor/Account Number	Dispute	Comments
<u>Creditor account number -</u>	<u>Dispute</u>	<u>Dispute</u>
<u>4147-2020-1982-8951- Chase Platinum-</u>	<u>Chase Platinum-</u>	<u>New Cardmember Services</u>
<u>Cardmember since 2006- mastercard</u>		<u>P.O. Box 15209</u>
<u>Good Thru 04-09</u>	<u>13-4-2011</u>	<u>Wilmington NE 19885-</u>
<u>Chase Bank Credit Card- Investigate new</u>		<u>5209: ph-1-800-673-1708-</u>
<u>USA N.A. Cardmember- accounts opened.</u>		<u>Invitation Code-32532441132-</u>
<u>agreement. Cardmember- and new inquiries-</u>		<u>Southern District of-</u>
<u>Service ph-(800)-945-2000- Investigate Fraud- Florida</u>		<u>400 North Miami -</u>
<u>Introductory APR on-activity. ph-1-800-358-</u>		<u>Ave. Miami FL 33128.</u>
<u>Balance Transfers until 1/2007.</u>		<u>5098- Claims Benefits. 10.000</u>
		<u>Joseph Anthony Ferguson</u>



Billing Rights Summary  
Joseph Anthony Ferguson  
2519 New York St - SW - Sp66  
Albuquerque N.M. 87104  
Social Security Number

585-28-7838  
ph-505-243-4381

(1.) your name and account number.

Joseph Anthony Ferguson  
4147-2020-1982-8951

(2.) The dollar amount of the suspected error:  
10,000

(3.) Describe the error and explain, if you can why you -

Believe there is an error.

Investigate Fraud activity.

Claims Benefits 10,000

Joseph Anthony Ferguson

Chase Bank Credit Card USA N.A.

Service ph-(800)-945-2000.

<sup>1</sup> Ciertas restricciones, limitaciones y exclusiones pueden ser aplicables. Una vez su cuenta esté abierta, por favor, vea su Guía de Beneficios para más detalles.  
<sup>2</sup> Sólo para tarjetas expedidas en los Estados Unidos. La política de Cero Responsabilidad de MasterCard no es aplicable a las transacciones ATM o a las transacciones PIN no procesadas por MasterCard.

L6C10082\_S

**INFORMACIÓN DE TASAS, CARGOS Y OTROS COSTOS**

<p><b>Tasa de porcentaje anual (APR) para compras</b></p>	<p>Tasas Elite y Premium:<sup>a</sup> Una APR fija de 0% hasta el primer día del ciclo de facturación que incluye el 1 de enero del 2008. Después de eso, <b>8.99%</b> fija para tasas Elite, o <b>12.99%</b> fija para tasas Premium. Tasas Standard: Una APR fija de 0% hasta el primer día del ciclo de facturación incluyendo el 1 de enero del 2007. Después de eso, <b>19.99%</b> fija.</p>
<p><b>Otras APR</b></p>	<p>APR para transferencias de saldo: tasas Elite y Premium: Una APR fija de 0% hasta el primer día del ciclo de facturación que incluye el 1 de enero del 2008. Después de eso, 8.99% fija para tasas Elite, o 12.99% fija para tasas Premium. Tasas Standard: Una APR fija de 0% hasta el primer día del ciclo de facturación que incluye el 1 de enero del 2007. Después de eso, 19.99% fija.          APR para adelantos de efectivo: tasas Elite y Premium: 23.99% variable. Tasas Standard: 27.99% variable.          APR por incumplimiento: 31.99% variable. Vea la explicación abajo.<sup>c</sup>          APR para adelantos de sobregiro: 13.99% fija (no disponible en algunos estados)</p>
<p><b>Información sobre tasas variables</b></p>	<p>Las siguientes APR podrán variar mensualmente en base a la tasa Prime:<sup>d</sup>          APR para adelantos de efectivo: tasas Elite y Premium: la tasa Prime más 15.99%, pero no menos de 19.99%. Tasas Standard: la tasa Prime más 19.99%, pero no menos de 23.99%.          APR por incumplimiento: la tasa Prime hasta un máximo de 23.99%.<sup>e</sup></p>
<p><b>Período de gracia para el pago del saldo de compras</b></p>	<p>Al menos 20 días</p>
<p><b>Método para calcular el saldo de las compras</b></p>	<p>Método de saldo diario promedio de dos ciclos (incluyendo nuevas compras).</p>
<p><b>Cargo anual</b></p>	<p>Ninguno</p>
<p><b>Cargo financiero mínimo</b></p>	<p>\$1.00</p>
<p><b>Cargo por transacción para transferencias de saldos</b></p>	<p>3% de la cantidad de cada transacción, pero no menos de \$5.00 ni más de \$75.00.</p>
<p><b>Cargos por transacción para adelantos de efectivo</b></p>	<p>3% de la cantidad de la transacción, pero no menos de \$10.00.</p>
<p><b>Cargo por pago atrasado: \$15.00 en saldos hasta, pero no incluyendo, \$100.00; \$29.00 en saldos de \$100.00 hasta, pero no incluyendo, \$250.00; y \$39.00 en saldos de \$250.00 o más.</b></p>	
<p><b>Cargo por sobrepasar el límite de crédito: \$39.00</b></p>	
<p><b>Transacciones internacionales: 3% de la cantidad de la transacción en dólares de Estados Unidos, sin importar si la transacción se hizo originalmente en dólares de Estados Unidos o se convirtió de una moneda extranjera.</b></p>	

<sup>a</sup> Usted acepta que nosotros consideremos su respuesta para una cuenta con tasas Elite y que nos reservamos el derecho, en base a nuestra evaluación de la información proporcionada por usted y por terceros, para abrir una cuenta con tasas Premium o una con tasas Standard, o no abrir ninguna cuenta.

<sup>b</sup> **Las tasas, cargos y términos podrán cambiar:** nos reservamos el derecho de cambiar los términos de la cuenta (incluyendo las APR) en cualquier momento y por cualquier razón, además de aumentos de APR que ocurrirán por la falta de cumplimiento con los términos de su cuenta. Por ejemplo, podremos cambiar los términos en base a la información de su informe de crédito, tal como el número de otras cuentas de tarjetas de crédito que usted tenga y sus saldos. Las APR para esta oferta no están garantizadas; las APR pueden cambiar a APR más altas, APR fijas pueden cambiar a APR variables, o las APR variables pueden cambiar a APR fijas. Cualquier cambio será conforme a su contrato de cuenta.

<sup>c</sup> **Si usted incumple con los términos de su contrato de crédito, nosotros nos reservamos el derecho de:** incrementar la tasa de interés de su cuenta a la tasa de incumplimiento, que puede ser de hasta 31.99% variable; cancelar su cuenta de crédito y transferir su deuda a una agencia de cobranza; y/o tomar acciones legales para recuperar el dinero que usted debe. Si usted incumple con los términos de su contrato de crédito, nosotros nos reservamos el derecho de: incrementar la tasa de interés de su cuenta a la tasa de incumplimiento, que puede ser de hasta 31.99% variable; cancelar su cuenta de crédito y transferir su deuda a una agencia de cobranza; y/o tomar acciones legales para recuperar el dinero que usted debe. Si usted incumple con los términos de su contrato de crédito, nosotros nos reservamos el derecho de: incrementar la tasa de interés de su cuenta a la tasa de incumplimiento, que puede ser de hasta 31.99% variable; cancelar su cuenta de crédito y transferir su deuda a una agencia de cobranza; y/o tomar acciones legales para recuperar el dinero que usted debe.

<sup>d</sup> La tasa Prime es la tasa Prime más alta publicada en la sección "Money Rates" del periódico *The Wall Street Journal* dos días laborables antes de la fecha de cierre que aparece en su estado de cuenta facturado. Los cálculos de las APR variables de arriba se basan en el 6.00% tasa Prime del 9 de junio del 2006.

<sup>e</sup> Podremos considerar los siguientes factores para determinar su tasa por el incumplimiento: el tiempo que su cuenta ha estado abierta; la existencia, gravedad y el tiempo de los casos de incumplimiento; otras indicaciones del uso y rendimiento de su cuenta; información acerca de su relación con nosotros o con cualquiera de nuestras compañías afiliadas o de agencias de informes de crédito.

# CHASE PLATINUM MASTERCARD®

**0%** INTRODUCTORY APR ON BALANCE TRANSFERS  
UNTIL APRIL 1, 2007  
Pre-Approved<sup>1</sup> / No Annual Fee

#998378698349#



\*\*\*\*\* 3-DIGIT 871

Mr. Joe Ferguson  
2519 New York NW Ave 66  
Albuquerque, NM 87104-1743



Mr. Joe Ferguson:

PLACE STICKER ON YOUR  
REPLY ENVELOPE

You can carry any credit card. Or you can choose to carry the Chase Platinum MasterCard®. We have made it easy because you are Pre-Approved. Respond by sending in the Pre-Approved Certificate below and you could be enjoying a world of outstanding benefits.

Of course, the Chase Platinum MasterCard® offers you everything you expect, including:

- 0% introductory APR on balance transfers that could last until April 1, 2007. You may lose the benefit of the low introductory rate if we don't receive at least the required minimum payment by the required date and time, you exceed your credit line or you make a payment to us that is not honored by your bank.
- No Annual Fee
- Outstanding Chase Platinum credit card benefits<sup>2</sup>
- \$0 Fraud Liability<sup>3</sup>
- PLUS, you are Pre-Approved

But that is just the start of the advantages you will receive, because as a Chase Platinum MasterCard® cardmember, you are automatically a part of Chase, one of the oldest and most respected financial institutions in the nation.

Do not wait. All you have to do is send in the Pre-Approved Certificate or call 1-888-848-0540 and use your reservation number 998378698349. So act now!

After the introductory period, the APR for introductory balances will be a 20.99% fixed APR. Purchases and Cash Advances are not included in the introductory offer. We allocate payments at our discretion. This means, for example, we will allocate payments to pay off your 0% introductory APR balances before higher APR balances. The balance transfer fee with this offer is 3% of the amount transferred with a minimum of \$5 and a maximum of \$50. We reserve the right to change the account terms, for any reason, in addition to APR increases for failure to comply with your account Terms. For examples of reasons these terms may change, please see "Rate, Fee and Other Cost Information" included with this offer.

Sincerely,

Carter Franke  
Chief Marketing Officer  
Chase Card Services

P.S. Time is limited. This very special, Pre-Approved offer will expire on July 21, 2006. To respond, complete the form below, call 1-888-848-0540 or visit our website at [www.sendmethcard.com](http://www.sendmethcard.com) today.

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-567-8688. See **PRESCREEN & OPT-OUT NOTICE** in the accompanying Terms & Conditions for more information about prescreened offers.

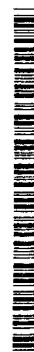
**CHASE**

998378698349

FILL OUT, DETACH PART BELOW, AND MAIL IT BACK IN THE ENCLOSED ENVELOPE

LAC43654

**CALL TOLL FREE 1-888-848-0540 AND USE YOUR RESERVATION NUMBER 998378698349  
OR COMPLETE THE PRE-APPROVED ACCEPTANCE CERTIFICATE**



<sup>1</sup> In some instances, we may not be able to open an account for you. Please see the "Notice About this Pre-Approved Offer" section in this mailing for details.

<sup>2</sup> Certain restrictions, limitations, and exclusions apply. Once your account is opened, please see your Guide to Benefits for details.

<sup>3</sup> U.S.-issued cards only. MasterCard's Zero Liability policy does not apply to ATM transactions or to PIN transactions not processed by MasterCard.

## RATE, FEE AND OTHER COST INFORMATION

LGC9519

<b>Annual Percentage Rate (APR) for purchases</b>	<b>20.99%</b> fixed. <sup>a</sup>
<b>Other APRs</b>	Balance Transfer APR: A 0% fixed APR until the first day of the billing cycle that includes 05/01/2007. After that, 20.99% fixed. Cash Advance APR: 27.74% variable Default APR: 31.74% variable. See explanation below. <sup>b</sup> Overdraft Advance APR: 13.99% fixed (not available in some states)
<b>Variable rate information</b>	The following APRs may vary monthly based on the Prime Rate. <sup>c</sup> Cash Advance APR: The Prime Rate plus 19.99%, but not less than 23.99%. Default APR: The Prime Rate plus up to 23.99%. <sup>d</sup>
<b>Grace period for repayment of purchase balances</b>	At least 20 days
<b>Method of computing the balance for purchases</b>	Two-cycle average daily balance method (including new purchases).
<b>Annual fee</b>	None
<b>Minimum finance charge</b>	\$1.00
<b>Transaction fee for balance transfers/balance transfer checks</b>	3% of the amount of each balance transfer, but not less than \$5.00 nor more than \$50.00. 3% of the amount of each balance transfer check, but not less than \$5.00 nor more than \$75.00.
<b>Transaction fees for cash advances</b>	3% of the amount of the transaction, but not less than \$10.00.
<b>Late Payment fee:</b>	\$15.00 on balances up to, but not including, \$100.00; \$29.00 on balances of \$100.00 up to, but not including, \$250.00; and \$39.00 on balances of \$250.00 and over.
<b>Over-the-Credit-Limit fee:</b>	\$39.00
<b>International Transactions:</b>	3% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.

<sup>a</sup> **Rates, fees, and terms may change:** We reserve the right to change the account terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. For example, we may change the terms based on information in your credit report, such as the number of other credit card accounts you have and their balances. The APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. Any changes will be in accordance with your account agreement.

<sup>b</sup> Your APRs may increase if you default under any Cardmember Agreement you have with us for any of the following reasons: We do not receive, for any payment that is owed on this Account or any other account or loan with us, at least the minimum payment due by the date and time due; you exceed your credit line on this Account, if applicable; you make a payment to us that is not honored by your bank; or, if at any time after your Account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

<sup>c</sup> The "Prime Rate" is the highest prime rate published in the Money Rates column of *The Wall Street Journal* two business days before the Closing Date on the statement for each billing period. Variable APRs are based on the 7.75% prime rate on 4/19/06.

<sup>d</sup> We may consider the following factors to determine the default rate: the length of time your Account has been open; the existence, seriousness and timing of defaults; other indications of your Account usage and performance; and information about your other relationships with us, any of our related companies or from consumer credit reports.

## TERMS & CONDITIONS

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

- You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
- If an account is opened, you will receive a Cardmember Agreement with your card(s). By using the account or any card, or authorizing their use, you agree to the terms of the Cardmember Agreement.
- You authorize us to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.
- Claims and disputes are subject to arbitration.
- As described in the Cardmember Agreement, we reserve the right to change the terms of your account (including the APRs) at any time, for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account.

### Notice About this Pre-Approved Offer:

**PRESCREEN & OPT-OUT NOTICE:** This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call

the consumer reporting agencies toll-free, 1-888-567-8688; or write:

Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123,  
Experian Target Marketing, P.O. Box 919, Allen, TX 75013,  
TransUnion Opt Out Request, P.O. Box 505, Woodlyn, PA  
19094-0505.

Before we finally approve you for a credit card, we will review your credit report and the information you provide with your form to confirm that you continue to meet these criteria and the other predetermined criteria for this offer. Based on this review, you may not receive a card. It is possible that certain applicants directly applying for a credit card from us, now or in the future, could obtain cards on the same terms or on more favorable terms than the terms available through this offer.

If we receive this form after the expiration date on the front, or the name and address on the front differ from the information you submit to us, we will treat your response as an application for an account.

The minimum gross annual income required for an account is \$14,400. You must be at least 18 years old to qualify (19 in AL and NE).

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

**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:** Chase Bank USA, N.A. is part of JPMorgan Chase & Co. We and our JPMorgan Chase & Co. 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>.

If you omit any information on the form, we may deny your request for an account.

We cannot process the form if the mailing address has been changed to a foreign address.

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

We comply with Section 326 of the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your account application.

**Balance transfers from other accounts:** Each transfer will reduce your available credit just like a purchase. You will see a payment for the amount transferred on the statement from your other account. It may take up to three weeks to set up your new account and post the balance transfer transactions, so you may still need to make payments to your other accounts to keep them current. We will not close your other accounts for you;



# Chase Platinum MasterCard®

**0%** Fixed Introductory APR  
 As low as **8.99%**  
 Fixed APR after that  
**No Annual Fee**

\*\*\*\*\* 3-DIGIT 871

Mr. Joe A. Ferguson  
 2519 New York Nw Ave  
 Albuquerque, NM 87104-1728



**RESPOND TO THIS OFFER BY:  
 SEPTEMBER 22, 2006**

PLACE STICKER ON YOUR REPLY ENVELOPE

Dear Mr. Joe A. Ferguson:

For a limited time, we are extending you an invitation to carry the Chase Platinum MasterCard®. It has never been easier—simply respond by September 22, 2006 and based on eligibility you could be enjoying a wide range of outstanding benefits and features including:

- **0% Introductory APR for up to 15 months**
- **A Fixed APR as low as 8.99%, after that**
- **No Annual Fee**

The Chase Platinum MasterCard® also give you more security and flexibility:<sup>1</sup>

- **Zero Liability** on unauthorized purchases<sup>2</sup>
- **Purchase Assurance®**
- **24/7 Customer Service in English or Spanish**
- **You have the option to receive statements and correspondence in Spanish or English (Please see check box on below Certificate)**

The length of your introductory period will be either until 12/1/07 or until 12/1/06 for purchases and balance transfers depending on our review of your application and credit history. You may lose the benefit of the low introductory rate if we don't receive at least the required minimum payment by the required date and time, you exceed your credit line or you make a payment to us that is not honored by your bank. The balance transfer fee is just 3% of the amount transferred with a minimum of \$5 and a maximum of \$75.

Cash Advances are not included in either introductory offer. We allocate payments at our discretion. This means, for example, we will allocate payments to pay off your 0% introductory APR balances before higher APR balances. We reserve the right to change the account terms for any reason, in addition to APR increases for failure to pay and other cost information included with this offer.

Sincerely,

*Carter Franke*

Carter Franke,  
 Chief Marketing Officer  
 Chase Card Services

P.S. Time is limited. This very special offer will expire on September 22, 2006. To respond, visit our website at [www.sendmethecard.com](http://www.sendmethecard.com)\*, to respond in English or Spanish call 1-800-673-1708 or complete and sign your Certificate today.

\*Currently, this online service is not available in Spanish.

**Three EASY ways to apply for your Chase Platinum MasterCard®**

Follow one of these easy steps to get a low 0% introductory APR. We have made it simple – so act now.

**1. APPLY ONLINE**  
 You can apply online at [www.sendmethecard.com](http://www.sendmethecard.com)\* and use your Invitation Code 325552441132.

**2. APPLY BY PHONE**  
 To respond in English or Spanish, call 1-800-673-1708 and use your Invitation Code 325552441132.

**3. APPLY BY MAIL**  
 Complete and return your signed Certificate today.

**Whichever method you choose, you must respond by September 22, 2006 to take advantage of this offer!**

325552441132

DETACH HERE AND RETURN IN THE ENCLOSED POSTAGE-PAID ENVELOPE

LAC45105E\_RF





<sup>1</sup> Certain restrictions, limitations, and exclusions apply. Once your account is opened, please see your Guide to Benefits for details.

<sup>2</sup> U.S.-issued cards only. MasterCard's Zero Liability policy does not apply to ATM transactions or to PIN transactions not processed by MasterCard.

## RATE, FEE AND OTHER COST INFORMATION

LGC10383\_E

<b>Annual Percentage Rate (APR) for purchases</b>	Elite and Premium Pricing: <sup>a</sup> A 0% fixed APR until the first day of the billing cycle that includes 01/01/2008. After that, <b>8.99%</b> fixed <sup>b</sup> for Elite Pricing, or <b>12.99%</b> fixed for Premium Pricing. Standard Pricing: A 0% fixed APR until the first day of the billing cycle that includes 01/01/2007. After that, <b>19.99%</b> fixed.
<b>Other APRs</b>	Balance Transfer APR: Elite and Premium Pricing: A 0% fixed APR until the first day of the billing cycle that includes 01/01/2008. After that, 8.99% fixed for Elite Pricing, or 12.99% fixed for Premium Pricing. Standard Pricing: A 0% fixed APR until the first day of the billing cycle that includes 01/01/2007. After that, 19.99% fixed. Cash Advance APR: Elite and Premium Pricing: 23.99% variable. Standard Pricing: 27.99% variable. Default APR: 31.99% variable. See explanation below. <sup>c</sup> Overdraft Advance APR: 13.99% fixed (not available in some states)
<b>Variable rate information</b>	The following APRs may vary monthly based on the Prime Rate: <sup>d</sup> Cash Advance APR: Elite and Premium Pricing: The Prime Rate plus 15.99%, but not less than 19.99%. Standard Pricing: The Prime Rate plus 19.99%, but not less than 23.99%. Default APR: The Prime Rate plus up to 23.99%. <sup>e</sup>
<b>Grace period for repayment of purchase balances</b>	At least 20 days
<b>Method of computing the balance for purchases</b>	Two-cycle average daily balance method (including new purchases).
<b>Annual fee</b>	None
<b>Minimum finance charge</b>	\$1.00
<b>Transaction fee for balance transfers</b>	3% of the amount of each transaction, but not less than \$5.00 nor more than \$75.00.
<b>Transaction fees for cash advances</b>	3% of the amount of the transaction, but not less than \$10.00.
<b>Late Payment fee:</b> \$15.00 on balances up to, but not including, \$100.00; \$29.00 on balances of \$100.00 up to, but not including, \$250.00; and \$39.00 on balances of \$250.00 and over. <b>Over-the-Credit-Limit fee:</b> \$39.00 <b>International Transactions:</b> 3% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.	

<sup>a</sup> You agree that we will consider your response for an Elite Pricing account and that we reserve the right, based upon our evaluation of information furnished by you or others, to open a Premium Pricing account or a Standard Pricing account, or not to open any account.

<sup>b</sup> **Rates, fees, and terms may change:** We reserve the right to change the account terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. For example, we may change the terms based on information in your credit report, such as the number of other credit card accounts you have and their balances. The APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. Any changes will be in accordance with your account agreement.

<sup>c</sup> Your APRs may increase if you default under any Cardmember Agreement you have with us for any of the following reasons: We do not receive, for any payment that is owed on this Account or any other account or loan with us, at least the minimum payment due by the date and time due; you exceed your credit line on this Account, if applicable; you make a payment to us that is not honored by your bank; or, if at any time after your Account is closed, we demand immediate payment of your outstanding balance and we do not receive payment within the time we specify.

<sup>d</sup> The "Prime Rate" is the highest prime rate published in the Money Rates column of *The Wall Street Journal* two business days before the Closing Date on the statement for each billing period. Variable APRs

<sup>e</sup> We may consider the following factors to determine the default rate: the length of time your Account has been open; the existence, seriousness and timing of defaults; other indications of your Account usage and performance; and information about your other relationships with us, any of our related companies or from consumer credit reports.

## TERMS & CONDITIONS

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

- You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
- If an account is opened, you will receive a Cardmember Agreement with your card(s). By using the account or any card, or authorizing their use, you agree to the terms of the Cardmember Agreement.
- You authorize us to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.
- Claims and disputes are subject to arbitration.
- As described in the Cardmember Agreement, we reserve the right to change the terms of your account (including the APRs) at any time, for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account.

We will review your credit history and income to determine if you qualify for an account and, if so, your APRs and credit line. Based on this review, you may not receive a card.

The minimum gross annual income required for an account is \$14,400. You must be at least 18 years old to qualify (19 in AL and NE).

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

**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:** Chase Bank USA, N.A. is part of JPMorgan Chase & Co. We and our JPMorgan Chase & Co. 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>.

If you omit any information on the form, we may deny your request for an account.

We cannot process the form if the mailing address has been changed to a foreign address.

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

We comply with Section 326 of the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your account application.

CALL TOLL FREE 1-800-673-1708 AND USE YOUR INVITATION CODE  
 325552441132 OR COMPLETE THE CERTIFICATE

Please see important information about rates, fees and other costs included with this offer.

PLEASE FILL OUT THIS FORM WITH BLACK INK. PLEASE USE CAPITAL LETTERS.

**X**

Your Signature  
 This form is not transferable and must be signed by the person  
 to whom it is addressed

Date

**Mr. Joe A. Ferguson**  
 2519 New York Nw Ave  
 Albuquerque, NM 87104-1728

If you need to make any name or address corrections, please check this box and make changes above.

677N MP 1YMINN 3255 5244 1132  
 Good Until: September 22, 2006

1371 LAC45105\_RF

**BALANCE TRANSFER OPTION**  
 Transfer the amount(s) shown from the MasterCard® Visa® Discover® American Express® or any store card account(s) listed below to my new account.

Account Number (refer to credit card)	Amount

Employer: \_\_\_\_\_  
 Monthly Housing Payment: \$0.00  
 Time at Present Address: \_\_\_\_\_ mos  
 Time with Present Employer: \_\_\_\_\_ mos

Your E-Mail Address: \_\_\_\_\_

**Please make your selection here:**  
 You have the option to receive statements and correspondence in either Spanish or English. Please check one.  
 (If you do not make a choice, you will receive English account servicing.)

677S Spanish (Some materials will be in English)  
 677N English

YES! Please send the below authorized user a free additional card.

First Name \_\_\_\_\_  
 Initial Last Name \_\_\_\_\_

Invitation Number: 3255 5244 1132  
 Offer Code: YM1

Check if You Have:  Checking Account  Savings Account  
 Rent  Own  Other  
 Residence (check one): \_\_\_\_\_

Date of Birth (Required) \_\_\_\_\_  
 \*Minority, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

Gross Annual Household Income\* \_\_\_\_\_

Occupation/Position \_\_\_\_\_

Mother's Maiden Name (for security purposes) \_\_\_\_\_

Social Security Number (Required) \_\_\_\_\_

Home Telephone \_\_\_\_\_  
 Business Telephone \_\_\_\_\_

Barcode: 1371

PLACE STICKER ON YOUR REPLY ENVELOPE

Dear Mr. Joe A. Ferguson:

Three EASY ways to



# Chase Platinum MasterCard®

# 0% APR introductoria

Tan baja como **8.99%**  
APR fija después

**Sin Cargo Anual**

\*\*\*\*\* 3-DIGIT 871

Mr. Joe A. Ferguson  
2519 New York Nw Ave  
Albuquerque, NM 87104-1728



**RESPONDA A ESTA OFERTA ANTES DEL:  
22 DE SEPTIEMBRE DE 2006**

COLOQUE EL AUTOADHESIVO EN EL SOBRE DE RESPUESTA

**Tres maneras FÁCILES para solicitar su Chase Platinum MasterCard**

**Siga uno de estos pasos para recibir una tasa APR introductoria de 0%. Lo hemos hecho fácil – actúe ahora.**

**1. SOLICITELA POR INTERNET**  
Usted puede solicitarla en Internet  
[www.sendmethcard.com](http://www.sendmethcard.com)\*  
y use su Código de Invitación 325552441132.

**2. SOLICITELA POR TELEFONO**  
Para responder en Español o Inglés, llame al 1-800-673-1708 y use su Código de Invitación 325552441132.

**3. SOLICITELA POR CORREO**  
Complete y envíe su Certificado firmado el día de hoy.

**¡Cualquiera sea el método que escoja, debe responder antes del 22 de septiembre de 2006 para aprovechar de nuestra oferta!**

Dear Mr. Joe A. Ferguson:

Por tiempo limitado, le estamos extendiendo una invitación para que posea la Chase Platinum MasterCard®. Jamás ha sido tan fácil—simplemente responda antes del 22 de septiembre de 2006 y basado en elegibilidad usted podría estar disfrutando de una amplia gama de beneficios y opciones que incluyen:

- 0% APR introductoria fija hasta por 15 meses
- Una APR fija tan baja como 8.99%, después
- Sin Cargo Anual

La Chase Platinum Mastercard® también le da más seguridad y flexibilidad:<sup>1</sup>

- \$0 de responsabilidad por fraude si se usa su cuenta sin su autorización<sup>2</sup>
- Resolución de Disputa con Comerciantes
- Las 24 Horas al día – Atención al Cliente en Español o Inglés
- Opción de recibir estados de cuenta y correspondencia en Español o Inglés (Por favor marque la casilla correspondiente en el Certificado)

La duración de su período introductorio será hasta el 1 de diciembre de 2007 o hasta el 1 de diciembre de 2006 para las compras y las transferencias de saldo dependiendo de nuestra evaluación de su solicitud y su historial crediticio. Usted podría perder el beneficio de la tasa introductoria baja si no recibimos al menos el pago mínimo requerido a más tardar en la fecha y hora requeridas, sobrepasa su línea de crédito o nos hace un pago que no sea respaldado por su banco. El cargo por transferencia de saldo es sólo 3% de la cantidad transferida con un mínimo de \$5 y un máximo de \$75.

Los adelantos de efectivo no se incluyen en ninguna de las ofertas introductorias. Nosotros asignamos los pagos a nuestra discreción. Esto significa, por ejemplo, que asignaremos primero los pagos para cubrir los saldos con una APR introductoria de 0% y luego los saldos con APR más alta. No aumentamos en las APR que pudieran ocurrir por el incumplimiento de los términos de su cuenta. Para ver ejemplos de las razones por las que podrían cambiar esos términos, por favor consulte la sección "Información de tasas, cargos y otros costos" que se incluyen con esta oferta.

Atentamente,

Carter Franke,  
Director General de Comercialización  
Chase Card Services

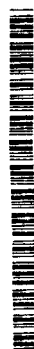
P.D. Por tiempo limitado. Esta oferta especial se vence el 22 de septiembre de 2006. Para responder, visite nuestra página en Internet [www.sendmethcard.com](http://www.sendmethcard.com)\*, para responder en español o inglés llame al 1-800-673-1708 o complete y firme su Certificado hoy.

\*Actualmente este servicio en Internet no está disponible en español.

325552441132

COMPLETE EL SIGUIENTE CERTIFICADO, DESPRENDALO Y ENVIÉLO POR CORREO EN EL SOBRE ADJUNTO.

LAC45105S\_LF





**Autorización:** cuando usted responde a esta oferta de tarjeta de crédito de Chase Bank USA, N.A. ("Chase", "nosotros", o "nos"), usted acepta lo siguiente:

1. Usted nos autoriza a obtener informes de agencias de informes de crédito en conexión con su solicitud para una cuenta. Si se abre una cuenta, nosotros podremos obtener informes de agencias de informes de crédito en conexión con otorgamientos de crédito o la revisión o cobranza de su cuenta. Si usted pregunta, nosotros le diremos los nombres y direcciones de cada agencia de informes de crédito de la cual obtuvimos informes sobre usted.
2. Si se abre una cuenta, usted recibirá un Contrato de Tarjeta de Crédito con su(s) tarjeta(s). Al usar la cuenta o cualquier tarjeta, o autorizado su uso, usted acepta los términos del Contrato de Tarjeta de Crédito.
3. Usted nos autoriza a asignar sus pagos y créditos de la forma que sea más favorable o conveniente para nosotros. Por ejemplo, usted nos autoriza a aplicar sus pagos y créditos a los saldos con APR más bajas (como las APR promocionales) antes de los saldos con APR más altas.
4. Los reclamos y disputas están sujetas a arbitraje.
5. Como lo describe el Contrato de Tarjeta de Crédito, nos reservamos el derecho de cambiar los términos de su cuenta (incluyendo las APR) en cualquier momento, por cualquier razón, además de aumentos de APR que pueden ocurrir por falta de cumplimiento con los términos de su cuenta.

## TERMINOS Y CONDICIONES

Revisaremos su historial de crédito y su ingreso para determinar si usted califica para una cuenta, y si es así, su APR y la línea de crédito. De acuerdo con esta revisión, usted podría no recibir una tarjeta.

El mínimo ingreso anual bruto requerido para una cuenta es de \$14,400. Usted tiene que tener por lo menos 18 años de edad para calificar (19 en AL y en NE).

Los servicios Platinum están disponibles sólo para titulares de la tarjeta Platinum. Nos reservamos el derecho de cambiar los beneficios asociados con su tarjeta en cualquier momento.

**Residentes de Ohio:** Las leyes de Ohio contra la discriminación requieren que todos los acreedores ofrezcan crédito en igualdad de condiciones a todos los clientes, y que las agencias de informes de crédito mantengan el historial de cada individuo por separado cuando así se solicite. La Comisión de los Derechos Civiles de Ohio administra el cumplimiento de la ley.

**Notificación a los residentes casados de Wisconsin:** Ninguna disposición de acuerdo de propiedad marital, declaración unilateral o sentencia de la corte podrá afectar de manera contraria nuestros derechos, a menos que usted nos de una copia de tal acuerdo, declaración u orden judicial antes de que le concedamos el crédito, o tengamos conocimiento real de la obligación contraria. Todas las obligaciones en esta cuenta se incurrirán en el interés de su matrimonio o su familia. Usted comprende que se nos puede exigir que le avisemos a su cónyuge con respecto a esta cuenta. **Los residentes casados**

de Wisconsin deben proporcionar su nombre (los del solicitante) y número de Seguro Social, así como el nombre y la dirección de su cónyuge a Cardmember Services, P.O. Box 15218, Wilmington, DE 19850-5218.

**Compartir información con afiliadas:** Chase Bank USA, N.A. es parte de JPMorgan Chase & Co. Nosotros y nuestras afiliadas de JPMorgan Chase & Co. podremos compartir la información sobre usted entre las afiliadas para ofrecerle productos y servicios de su interés. Si usted prefiere que no compartamos la información de su solicitud, agencias de informes de crédito o terceros, llámenos por favor al 1-888-868-8618. Para más información sobre nuestras políticas de manejo de información, visítanos en el Internet al: <http://www.chase.com/privacypolicy>.

Si usted omite alguna información sobre esta solicitud, podremos negar el pedido de una cuenta.

No podremos procesar la solicitud si la dirección de correo se ha cambiado a una dirección en el extranjero.

Devuelva su oferta en el sobre proporcionado o envíela por correo a: Cardmember Service, P.O. Box 15201, Wilmington, DE 19850-5201.

Cumplimos con la sección 326 del Acta USA PATRIOT. Esta ley obliga que verifiquemos cierta información sobre usted mientras que se procesa su solicitud para una cuenta.

**Las transferencias de saldo desde otras cuentas:** Las transferencias de saldo dependen de la emisión de su cuenta con nosotros. Cada transferencia reducirá su crédito disponible como cualquier otra transacción. Usted verá un pago para la cantidad transferida en el estado de cuenta de sus otras cuentas. Podrá tomar hasta tres semanas para crear su nueva cuenta con nosotros y procesar la(s) transferencia(s) del saldo, por lo tanto, usted podrá tener que hacer pagos a sus otras cuentas para mantenerlas al día. Las transferencias de saldo están sujetas al cargo por transacción que se encuentra en la "Información de Tasas, Cargos, y otros Costos" adjuntos. En el evento que el(s) pedido(s) excede(n) la cantidad de su línea de crédito, nosotros cumpliremos con sus pedidos en orden numérico como está mencionada en su respuesta. Nosotros podemos rechazar el procesamiento de cualquier solicitud completa o parcial de transferencia de saldo y tampoco procesaremos una solicitud de transferencia de saldo desde ninguna otra cuenta o préstamo que nosotros o cualquiera de nuestras afiliadas hayamos emitido. Podemos no utilizar su línea de crédito total al honrar el saldo transferido porque el saldo transferido y cualquier cargos financieros y honorarios relacionados pueden hacer que su saldo sobrepase la línea de crédito disponible.

U.S. POSTAGE  
PAID  
ALBUQUERQUE, NM  
87104  
APR 14 11  
AMOUNT

\$0.98  
00016304-05



33128



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**FIRST CLASS**

Joseph Anthony Ferguson  
2519 New York St SW - 5p66  
Albuquerque NM 87104

Southern District of Florida  
400 North Miami Ave.  
Miami FL 33128.

**USMS INSPECTED**

BY



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