

Cardmember Service
P.O. Box 15298
Wilmington, DE 19850-5298
(800) 436-7937
Visit us online at www.chase.com/creditcards



March 19, 2009

Dr Robert J Lahm Jr
400 Vista Lake Dr Apt 301
Candler NC 28715-7176

**Important information is
provided below regarding
your account.**

RE: Your account ending in

Dear Dr Robert J Lahm Jr:

In reviewing your account, we discovered that you were incorrectly sent a Change in Terms notice this past November. As a result, you may have been charged a \$10 monthly account service charge(s) and your minimum payment due was changed to 5% of your New Balance.

We have already taken action to correct the terms on your account. We have credited your account for the \$10 monthly account service charge(s). With your next billing statement, your minimum payment due will revert to its previous calculation of either 2% of your New Balance or 1% of your New Balance plus billed interest and any billed late fees. As always, your account remains subject to all terms and conditions, including default APR actions, as outlined in your Cardmember Agreement.

Your satisfaction is important to us, and we apologize for the error and any inconvenience this issue may have caused you. If you have any questions, please call us at the toll-free number on the back of your card. For your convenience, we are available 24 hours a day to assist you.

Sincerely,

Cardmember Service