



## IMPORTANT INFORMATION REGARDING CHANGES TO YOUR ACCOUNT

January 2010

RE: Your Chase Account ending

Dear,

We are writing to notify you of changes to your Cardmember Agreement effective February 22, 2010 in support of new federal credit card regulations and laws, and call your attention to some terminology in your Cardmember Agreement that is changing.

The principal changes are highlighted below. We have indicated where they appear in the attached portion of your Cardmember Agreement so you can easily find the complete details. This Agreement or any portion of it could become effective on an earlier date because of new federal law. **This notice does not change the interest rates and fees on your account.**

Here is a summary of the principal changes:

- **Payment Crediting:** Generally, payments above the Minimum Payment due will be applied first to higher interest rate balances and then to lower interest rate balances. This may help you pay off your highest interest rate balances more quickly and reduce your interest charges.
- **Paying Interest:** The grace period for purchases that explains how you can avoid finance charges is described in the "Paying Interest" section. Your payment due date (and purchases grace period when it applies) will be a minimum of 21 days following the close of each billing cycle.
- **Penalty APR:** If an increased APR is applied to your account for a late payment or other reasons described in the "Penalty APR" section (or Finance Charges for Late Payment section for certain accounts), the new rate will affect future transactions. If a Minimum Payment is not received within 60 days of the due date, the Penalty APR will affect all outstanding balances and future transactions. In this case, your lower rate will be returned for eligible balances if the next six consecutive minimum payments are made on-time.
- **Overlimit Fee:** You will not be charged a fee for spending over your credit limit unless you agree to allow us to do so.

Some terminology in your Cardmember Agreement is also changing:

- **Interest Charge Calculation:** The method used to calculate interest charges on your account will be referred to as: **Periodic Interest Charge Calculation - Daily Balance Method (including current transactions)**. Periodic finance charges will be referred to as **periodic interest charges**.
- **Foreign Transactions/Fees:** The International Transactions section will now be referred to as **Foreign Transactions/Fees**, and the international transaction fee will be referred to as **Foreign Transaction fee**. This fee will be a finance charge.
- **Minimum Interest Charge:** The minimum finance charge will be referred to as the **minimum interest charge**.

In addition, we are simplifying certain sections of your Cardmember Agreement to make it easier to understand. This includes removing the Arbitration section from the agreement effective February 22, 2010. The revised portion of your Cardmember Agreement is enclosed and **replaces the corresponding portion of your existing agreement**.

**Again, this notice does not change the interest rates and fees on your account.** Your revised Cardmember Agreement incorporates by reference the numerical rates and fees, including those in the Rates and Fees table in your previous agreement as amended, which apply to your account as of February 22, 2010 (or such earlier date that this Agreement or any portion of it becomes effective). Your revised Agreement will apply to current and future balances on your account.

If you have questions or need assistance with your account, we are always available to you by calling the number listed on the back of your card.

We are committed to being a strong financial partner to our customers. We look forward to continuing to serve you, and we thank you for choosing Chase.



<b>Payment Due Date</b>	<b>February 28, 2010</b>
Minimum Payment Due	\$15.00
Previous Balance	\$1,212.07
Statement Balance	\$167.34

## Customer News

**THE CREDIT CARD ACT AND YOU**  
The Credit Card Accountability, Responsibility and Disclosure Act of 2009 will be implemented as of February 22, 2010. For more information about how this new federal law affects your account please refer to the Customer Notifications section of this statement and for details about how to read your newly designed monthly billing statement, please review the enclosed statement insert. If you have any additional questions please call 1-866-419-0881.

## World MasterCard® Statement

Primary Account Number Ending in  
Statement Closing Date: February 03, 2010

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Questions? Call 1-866-419-0881  
usairwaysmastercard.com

### Account Summary

Minimum Payment Due	\$15.00
Payment Due Date	02/28/10
Statement Begin Date	01/05/10
Statement End Date	02/03/10
Revolving Line	\$12,000.00
Available Revolving Line	\$11,832.66
Cash Credit Line	\$4,800.00
Available Cash Line	\$4,800.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

### Activity Summary

Previous Balance	\$1,212.07
- Payments	\$2,424.14
+ Purchases	\$1,379.16
- Other Credits	\$1.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$1.25
<b>Statement Balance</b>	<b>\$167.34</b>

### Payment Information \*

Statement Balance	\$167.34
Minimum Payment Due	\$15.00
Payment Due Date	2/28/2010

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a \$39.00 late fee and your APRs may be increased to the Penalty APR of up to 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 this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	12 months	\$179.00

If you would like information about credit counseling services please call 1-800-570-1403.

\*Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to usairwaysmastercard.com.

Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.

## Payment Coupon

Make payments online at  
usairwaysmastercard.com

Check for address change.  
Complete form on the back.

Amount Enclosed: \$

Account Number	
Minimum Payment Due	\$15.00
Statement Balance	\$167.34
Payment Due Date	February 28, 2010

**U.S. AIRWAYS®**  
DIVIDEND MILES



Card Services  
P.O. Box 13337  
Philadelphia, PA

Initial here to enroll in the optional  
Account Protector program.

Initials \_\_\_\_\_ Date \_\_\_\_\_  
I understand the terms on the Important  
Information section and that I may cancel  
at any time.



**Interest Charge Calculation - 30 Days in Billing Cycle**

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
<b>Purchases</b>			
Current Purchases	\$0.00	13.24%	\$0.00
Other Purchases	\$184.29	8.24%	\$1.25
<b>Balance Transfers</b>			
Current Balance Transfers/Checks	\$0.00	13.24%	\$0.00
<b>Cash Advances</b>			
Current Cash Advance	\$0.00	19.24%	\$0.00
<b>Total</b>			<b>\$1.25</b>

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**Customer Notifications**

**THE CREDIT CARD ACT AND YOUR ACCOUNT**

Officially known as the Credit Card Accountability, Responsibility, and Disclosure Act, the CARD Act was signed into law in May, 2009. This new law changes several provisions of your account, here are some main points:

- Our new statement format spells out in greater detail and larger type size, all you need to know about your credit card account including detail about repayment options.

- Starting in February, payments will be due on the same day each month making it easier for you to plan and budget. If you choose to pay more than your monthly minimum amount due, your extra payment will be applied to the balances with the highest APR first - a great way to reduce what you owe.

- The interest rate on existing balances will generally only be increased if your promotional rate expires, your account has a variable APR and the Prime Rate changes, or you are more than 60 days late in making a payment on your account (If the latter is the case, we will notify you 45 days before your rate is scheduled to increase.) And, unless any of the prior situations occur, your interest rate on new balances will not be increased for the first 12 months that you have your account.

Should you have any questions, please feel free to contact us toll-free at 1-866-419-0881.

We want to thank you for your business and we look forward to continuing to meet your credit needs.