ARE YOU INTERESTED IN LOWERING YOUR INTEREST RATE?

GOOD NEWS!

Charles Marohn, now you can get a lower purchase interest rate on your credit card from Chase.

In three easy steps...


2. Continue to pay on time, stay within your credit line and have no returned payments for 12 consecutive months.

3. Then watch your purchase interest rate drop to an even lower Variable Purchase APR of 22.24%.²

The choice is yours.

Enjoy the convenience of Automatic Payments. There’s no more writing checks or worrying about late payments again. You’ll pay your credit card bill on time, every time – effortlessly and automatically. You can enjoy this new, lower purchase rate as long as you comply with your account terms.

Have any questions or don’t have access to the Internet?
Just call the toll-free number on your billing statement or the number on the back of your card.

Asistencia en Español: Para información sobre cómo reducir su APR para compras, por favor llame al número sin cargo ubicado en su estado de cuenta o el número en el reverso de su tarjeta de crédito.

Terms and Conditions
To qualify for the initial lower Purchase APR, you must sign up for Automatic Payments by 2/28/09. Provided this qualification is met, your Purchase APR will be reduced no later than April 30, 2009. Your new initial Purchase APR and other APRs are as follows, and among the Purchase/Balance Transfer and Cash Advance rates described in your Cardmember Agreement. Other terms on your account continue to apply. Purchase/Balance Transfer APR: The Prime Rate plus 19.95%, currently 23.24% (0.06367% daily periodic rate). Cash Advance/Cash Advance Check APR: The Prime Rate plus 19.99%, currently 23.24% (0.06367% daily periodic rate). Estimated variable APRs are based on the 3.25% Prime Rate on January 2, 2009.

To qualify for the lowest Purchase APR, you must sign up for Automatic Payments by 2/28/09 and pay at least your minimum monthly payment by the payment due date every month, stay within your credit line, and have no returned payments for 12 consecutive billing cycles following December 31, 2009. Provided all these qualifications are met, your Purchase APR will be