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From: email@info.chase.com
Reply-To: reply@info.chase.com
Date: Day, Month XX, 2010 Time
To: First.Last@gmail.com
Subject: Access your free credit score, compliments of Chase

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ANNOUNCING A NEW BENEFIT FROM CHASE!

VIEW YOUR FREE CREDIT SCORE

Know exactly where you stand at Chase.com **SEE YOUR SCORE**

Dear Sample A. Sample,

We've added free access to your FICO® credit score – an important key to understanding and managing your credit – as a service for our customers who have both a Chase checking account and a Chase credit card.

Improve and protect your score. With your score, you'll see tips on raising a low score or maintaining your good standing. Your score is updated every month. Viewing it frequently can help you stay on top of errors and fraud.

How healthy is your credit score? It pays to know. A low score can result in higher interest rate charges and insurance premiums. A high score can lead to better financial options.

View your credit score now at [Chase.com](#)

By clicking above, you understand and agree that the information you are electing to view is being provided with your consent by Experian, a third party, and Chase has no responsibility for the information provided by this vendor.

E-mail Security Information

E-mail intended for: <FIRST NAME> <LAST NAME>.
For your credit card ending in: <XXXX>.

If you would like to learn more about e-mail security or want to report a suspicious e-mail, [click here](#).

Note: If you are concerned about clicking links in this e-mail, the Chase Online services mentioned above can be accessed by typing [www.chase.com](#) directly into your browser.

TERMS AND CONDITIONS:

RE: Your Chase Account ending in [VAR1]

(A) We will increase the amount of your annual fee to \$XXX. This fee will be billed to your account on the effective date of this change. This fee will continue to be billed each year on the same billing cycle statement that you pay your current annual fee. Within two billing cycles of the effective date of these changes, you will receive a credit to your account for a portion of your current annual fee and your new annual fee. These credits will be calculated based on the number of months remaining until you are billed again for your annual fee.

Following are details about the amendment to the terms of your Chase member Agreement. Please read all of the information and keep this notice for your records.



AMENDMENT TO THE AGREEMENT:

This change will be effective 45 days after you call us to upgrade your account

(A) **ANNUAL FEE.** Your Rates and Fees Table is amended to increase your Annual Fee to \$XXX.

If you have any questions about this amendment, please call us at the number on the back of your card or write us at Cardmember Service, P.O. Box 15098, Wilmington, DE 19850-5098.

This notice informs you of changes to your agreement. Please keep it with your original agreement.