



J.P.Morgan

Commercial Card
PO Box 15918
Mail Suite DE1-1404 84157-0510
Wilmington, DE 19850

Month DD, Year

<<Cardholder First Last>>
<<ADDRESS_1>>
<<ADDRESS_2>>
<<CITY>>, <<STATE>> <<ZIP>>

Action Needed: Please arrange to bring this commercial card account up to date

Account number ending in LAST 4

Dear Cardholder First/Last:

Full payment is 30 days past due on the commercial card account above. If it has been brought up to date, please accept our thanks and disregard this letter.

Bringing the account up to date could involve paying the full account balance or submitting outstanding expense reports. If the balance is not paid, we may suspend your card from processing new charges.

If you have questions, please call us at 1-888-207-3024 Monday through Friday from 7 a.m. to 5 p.m. Central Time. We are also available anytime at the number on the back of your card.

Sincerely,

JPMorgan Chase, N.A.
Commercial Card



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Wilmington, DE 19850

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<<CITY>>, <<STATE>> <<ZIP>>

Action Needed: Please arrange to bring this commercial card account up to date

Account number ending in LAST 4

Dear Cardholder First/Last:

Full payment is 60 days past due on the commercial card account above. If it has been brought up to date, please accept our thanks and disregard this letter.

Bringing the account up to date could involve paying the full account balance or submitting outstanding expense reports. If the balance is not paid, we may suspend your card from processing new charges.

If you have questions, please call us at 1-888-207-3024 Monday through Friday from 7 a.m. to 5 p.m. Central Time. We are also available anytime at the number on the back of your card.

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Action Needed: Please arrange to bring this commercial card account up to date

Account number ending in LAST 4

Dear Cardholder First/Last:

Full payment is 90 days past due on the commercial card account above. If it has been brought up to date, please accept our thanks and disregard this letter.

Bringing the account up to date could involve paying the full account balance or submitting outstanding expense reports. If the balance is not paid, we may suspend your card from processing new charges.

If you have questions, please call us at 1-888-207-3024 Monday through Friday from 7 a.m. to 5 p.m. Central Time. We are also available anytime at the number on the back of your card.

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Update: We closed this commercial card account because it is 120 days past due

Account number ending in LAST 4

Dear Cardholder First/Last:

We have written to you several times and contacted the Program Administrator about this past due commercial card account, but we have not yet received full payment.

Please arrange to bring the account up to date if you haven't already done so. That could involve paying the full account balance or submitting outstanding expense reports.

We will continue to charge fees until the full balance is paid. When the account balance is zero, contact the Program Administrator. They will have to request that we reopen the account.

If you have questions, please call us at 1-888-207-3024 Monday through Friday from 7 a.m. to 5 p.m. Central Time. We are also available anytime at the number on the back of your card.

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Update: This commercial card account is closed and may be charged off

Account number ending in LAST 4

Dear Cardholder First/Last:

We recently informed you and the Program Administrator that we closed the past due commercial card account above. It is now 150 days past due.

Please arrange to bring the account up to date if you haven't already done so. That could involve paying the full account balance or submitting outstanding expense reports.

We will continue to charge fees until the full balance is paid. When the account balance is zero, contact the Program Administrator. They will have to request that we reopen the account.

If the full balance is not paid by the due date on your next statement, we may charge off the account and it will not be available to reopen.

If you have questions, please call us at 1-888-207-3024 Monday through Friday from 7 a.m. to 5 p.m. Central Time. We are also available anytime at the number on the back of your card.

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<<CITY>>, <<STATE>> <<ZIP>>

Update: We charged off this commercial card account because it is 180 days past due

Account number ending in LAST 4

Dear Cardholder First/Last:

We have written to you several times about the past due commercial card account above. This charge off means that account cannot be reopened, and the remaining balance is still due. The Program Administrator is aware that the account is past due.

Please arrange to bring the account up to date if you haven't already done so. That could involve paying the full account balance or submitting outstanding expense reports.

If required by the Internal Revenue Service, we'll mail you IRS Form 1099-C for the tax year that we charged off the account. You may want to consult a tax advisor or IRS.gov to see how this may affect you.

If you have questions, please call us at 1-888-207-3024 Monday through Friday from 7 a.m. to 5 p.m. Central Time. We are also available anytime at the number on the back of your card.

Sincerely,

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