

IN THE CIRCUIT COURT OF THE 11TH
JUDICIAL CIRCUIT IN AND FOR
MIAMI-DADE COUNTY, FLORIDA

In re:

COMPLEX BUSINESS LITIGATION
DIVISION

CRYSTAL CRUISES LLC, a California
limited liability company,

Case No. 2022-002742-CA-01
Lead Case

CRYSTAL HOLDINGS U.S., LLC, a
Delaware limited liability company,

Case No. 2022-002757-CA-01

CRYSTAL AIRCRUISES, LLC, a Florida
limited liability company, and

Case No. 2022-002758-CA-01

Assignors,
To:

(Jointly Administered Cases)

MARK C. HEALY,

Assignee.
_____ /

ASSIGNEE'S OBJECTION TO CLAIM OF HIROKO DEWITZ

NOTICE OF OPPORTUNITY TO OBJECT AND REQUEST FOR HEARING

PLEASE TAKE NOTICE that, Pursuant to section 727.111(4), Florida Statutes, the assignee may disallow improper claims of creditors, and the Court may consider these actions without further notice or hearing unless a party in interest files an objection within 21 days from the date this paper is served. If you object to the relief requested in this paper, you must file your objection with the Clerk of the Court of Miami-Dade County at 73 W. Flagler Street, Room 133, Miami, FL 33130, and serve a copy on the assignee's attorney, Paul N. Mascia, Esq., Nardella & Nardella, PLLC, 135 W. Central Blvd., Ste. 300, Orlando, FL 32801, and any other appropriate person.

If you file and serve an objection within the time permitted, the Court shall schedule a hearing and notify you of the scheduled hearing.

If you do not file an objection within the time permitted, the assignee and the Court will presume that you do not oppose the granting of the relief requested in the paper.

COMES NOW Mark C. Healy, Assignee in the above-captioned Assignment proceeding (the “Assignee”), pursuant to Section 727.113 and 727.109(4), files this Objection to Claim of Hiroko Dewitz (“Dewitz” or “Claimants”), and asserts as follows:

BACKGROUND

1. On February 10, 2022, the Crystal Cruises, LLC (the “Assignor”) executed and delivered, and the Assignee accepted, an irrevocable Assignment for the benefit of creditors to the Assignee (the “Assignment”). On February 11, 2022, a *Petition Commencing Assignment for the Benefit of Creditors* was filed by the Assignee for the Assignor, thereby commencing the following assignment for the benefit of creditors case pursuant to Chapter 727 of the Florida Statutes, in this Court: *In re Crystal Cruises LLC*, Case No. 2022-002742-CA-01 (the “Assignment Case”).

2. Prior to the Assignment, Assignor engaged in the business of travel and entertainment business, including operating ocean, river, and expedition cruises and conducting related activities around the world (the “Business”).

3. The Assignee's address and telephone number are c/o Paul N. Mascia, Esq., Nardella & Nardella, PLLC, 135 W. Central Boulevard, Orlando, Florida 32801 and (407) 966-2680.

4. Pursuant to § 727.112, *Florida Statutes*, all proofs of claims shall be filed by delivering the claims to the Assignee within 120 days from the filing of the Assignment.

5. In this case, all claims were due by June 11, 2022 (the “Bar Date”).

6. Dewitz delivered their claim #2679 of \$4,522.28 to the assignee on June 7, 2022 (the “Dewitz Claim”), a true and correct copy of which Claim, along with the proffered supporting documents, are collectively attached hereto as **Exhibit “A”**.

OBJECTION TO CLAIM

7. Dewitz Claim #2679 is duplicative of Consumer Claim # C2451, and as such, Assignee objects to this duplicative claim. A copy of Claim #C2451 is attached hereto as **Exhibit “B.”** Dewitz is a travel agent, whereby she booked her personal travel. Dewitz submitted Claim #C2451 as a consumer, and then submitted Claim #2679 as a vendor. The Dewitz Claim is being handled as a consumer claim and Assignee therefore objects to this vendor Claim # 2679.

8. At any time before the entry of an order approving the Assignee’s final report, the Assignee may file its objection to the Claim. *See* §727.113(1), *Florida Statutes*. The Assignee’s final report has not yet been filed in this case and his objection to the Claim is therefore timely made.

9. Should any additional documents or information be provided, Assignee reserves the right to raise additional defenses.

10. This Honorable Court has the power to allow or disallow claims against the estate and determine their priority. *See* § 727.109(4), *Florida Statutes*.

WHEREFORE, the Assignee respectfully requests the Court enter an order sustaining his Objection to Alevys’ Claim and denying the Claim in its entirety.

DATED this 8th day of January 2024.

NARDELLA & NARDELLA, PLLC
Co-General Counsel for Assignee
135 W. Central Blvd., Ste. 300
Orlando, FL 32801
(407) 966-2680

By: /s/ Danielle N. Waters
Michael A. Nardella, Esq.
Florida Bar No. 051265
Paul N. Mascia, Esq.
Florida Bar No. 0489670
Danielle N. Waters, Esq.

Florida Bar No. 0029364
mnardella@nardellalaw.com
pmascia@nardellalaw.com
dwaters@nardellalaw.com
kcooper@nardellalaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was served via the Florida Court's e-Filing Portal on January 8, 2024, which will serve upon all parties and interested persons of record in this action; on claimant Hiroko Dewitz via email at hdewitz@gmail.com and U.S. mail to 1705 Uhi Place, Honolulu, HI 96821 and via email to cbl44@jud11.flcourts.org pursuant to CBL Rule 2.2.

By: /s/ Danielle N. Waters
Danielle N. Waters, Esq.

EXHIBIT “A”

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT,
IN AND FOR MIAMI-DADE COUNTY, FLORIDA

In Re:

CRYSTAL CRUISES, LLC
a California Limited Liability company.

2679

Assignor,

Case No.: 2022-002742 CA 01

To:

MARK C. HEALY,

Assignee,

RECEIVED

JUN 07 2022

PROOF OF CLAIM

TO RECEIVE ANY DIVIDEND IN THIS PROCEEDING, YOU MUST COMPLETE THIS PROOF OF CLAIM AND DELIVER IT TO THE ASSIGNEE NO LATER THAN:

JUNE 11, 2022

THE ASSIGNEE'S NAME AND ADDRESS ARE AS FOLLOWS:

Mark C. Healy, Assignee
MICHAEL MOECKER & ASSOCIATES, INC.
1885 Marina Mile Blvd., Suite 106
Fort Lauderdale, FL 33315
(954) 252-1560 · (954) 252-2791 Fax No.
Info@moecker.com

1. CREDITOR NAME (Your name):
ADDRESS:

TELEPHONE NUMBER:
E-MAIL ADDRESS:

Hiroko Dewitz (One world tours hawaii)
1705 Ulu Pk
Honolulu, HI 96821
808-371-0218
hdewitz@gmail.com
Please be sure to notify us if you have a change of address.

2. BASIS FOR CLAIM:

Goods Sold Wages, Salaries and Compensations Secured Creditor
 Services Performed *Commission* Taxes
 Money Loaned Shareholder Other: _____

3. DATE DEBT WAS INCURRED:

07/27/2021

4. AMOUNT OF CLAIM:

\$ 4522.28 *commission*

5. SUPPORTING DOCUMENTS: Attach copies of supporting documents, such as promissory notes, purchase order, invoices, itemized statement of running accounts, court judgments, or evidence of security interests. If the documents are not available, explain. If the documents are voluminous, attach a summary.

6. SIGNATURE: Sign and print name and title, if any, of the creditor or other person authorized to file this claim:

DATED: 6/3/2022

BY: [Signature]
Signature of Claimant or Representative

Hiroko Dewitz
Print Name and Title Here



CRUISE RESERVATION NUMBER: 2288727
Advisor Copy, Issued: May 26, 2021

LUXURY ICELAND EXPEDITION
YEN210727-10
10 days on board Crystal Endeavor
Roundtrip Reykjavik, Iceland
July 27, 2021 through August 06, 2021

MONTROSE TRAVEL
IATA NUMBER: 05655296
2349 Honolulu Ave
Montrose, CA, 910201821
ATTN: Hiroko Dewitz

Thank you for choosing Crystal Cruises. Crystal highly recommends the purchase of travel insurance. For your convenience we offer the Cruise Protection Program, which provides cancellation benefits and coverage while traveling. To obtain your state-specific Certificate of Insurance that contains the complete terms, conditions, limitations and exclusions of the certificate, visit Crystal's Cruise Protection Program.

This reservation is subject to the terms and conditions. Please refer to the applicable Crystal Cruises brochure or Crystal Cruises website for additional terms and conditions that apply to your booking including the legally binding **Guest Ticket Contract**.

We have made the decision that guests must be fully inoculated with a COVID-19 vaccine (with both doses if recommended by the manufacturer) at least 14 days prior to boarding any Crystal ship and will be asked to provide proof of vaccination before embarkation.

If a visa/s is required for any destination/s on your itinerary, it is your responsibility to obtain it/them; this must be done prior to cruise departure. Please make arrangements with any visa agency of your choice, or through the local embassy or consulate of the countries you will be visiting. Failure to comply with all visa requirements may result in refusal of passage by Customs and Immigration authorities; you may be denied boarding, or you may be disembarked during the voyage. Additionally, any costs associated with these actions will be your responsibility.

Iceland requires a vaccine certificate from an approved manufacturer. Please visit <https://www.covid.is/sub-categories/visiting-iceland> for a current list of approved manufacturers and additional visitor information.

GUESTS / STATEROOM

MRS HIROKO DEWITZ CRYSTAL SOCIETY #: 3002147, CRYSTAL KEY: T9VJN1	707 (S1) Deluxe Suite
MR ROBERT DEWITZ CRYSTAL SOCIETY #: 3002148, CRYSTAL KEY: T9VJN2	707 (S1) Deluxe Suite

ONBOARD CREDITS

MRS HIROKO DEWITZ	\$300 Onboard Credit
MR ROBERT DEWITZ	\$300 Onboard Credit

CRUISE LEVEL

MRS HIROKO DEWITZ	2 *Completed voyage credits
MR ROBERT DEWITZ	2 *Completed voyage credits

CRYSTAL EXPEDITION CRUISES Where Luxury Roams Freely™

1. World's largest all-inclusive luxury expedition yacht, with industry-leading space ratio
2. Spacious all-suite, all-verandah, butler-serviced accommodations
3. Highest service ratio with 206 crew attending to just 200 guests
4. Expedition Leader & Expedition Team on every voyage; expertise in science, nature, culture and history tailored to each itinerary
5. Michelin-inspired cuisine; open-seating in five venues including Umi Uma by Nobu Matsuhisa
6. Complimentary Zodiac landings and shore excursions on every voyage
7. Expedition "toys" include helicopters, a submersible, kayaks and snorkeling gear
8. Nightly entertainment and daily enrichment lectures
9. Dedicated Spa, Salon and Fitness Center with state-of-the-art equipment
10. Three voyage types: Remote Expedition, Destination Exploration, Cultural Discovery

EXHIBIT “B”

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT,
IN AND FOR MIAMI-DADE COUNTY, FLORIDA

C2451

In Re:

CRYSTAL CRUISES, LLC
a California Limited Liability company,

CONSUMER

Assignor,

Case No.: 2022-002742-CA01

To:

MARK C. HEALY,

Assignee,

PROOF OF CLAIM

TO RECEIVE ANY DIVIDEND IN THIS PROCEEDING, YOU MUST COMPLETE THIS PROOF OF CLAIM AND DELIVER IT TO THE ASSIGNEE NO LATER THAN:

JUNE 11, 2022

THE ASSIGNEE'S NAME AND ADDRESS ARE AS FOLLOWS:

Mark Healy, Assignee
MICHAEL MOECKER & ASSOCIATES, INC.
1885 Marina Mile Blvd., Suite 106. Fort Lauderdale, FL 33315
(954) 252-1560 . (954) 252-2791 Fax No.
Info@Moecker.com

- 1. CRUISE RESERVATION ID NUMBER(S): 2306957
- 2. CONSUMER NAME (Your name): Hiroko & Robert Dewitz
- ADDRESS: 1705 Uhi Place,
Honolulu, HI 96821
- LAST 4 DIGITS OF CREDIT CARD(S) USED: 7801 Visa MC Discover AMEX Other
- LAST 4 DIGITS OF CREDIT CARD(S) USED: 0825 Visa MC Discover AMEX Other
- TELEPHONE NUMBER: 808-371-0218
- E-MAIL ADDRESS: rdewitz@gmail.com

Please be sure to notify us if you have a change of address.

- 3. BASIS FOR CLAIM:
 - Date of Departure 8/30/23 Departure Port Anadyr Return Port Tokyo
 - Future Cruise Payment - ID 5413.96
 - Travel Insurance - Name of Company _____ Account # _____
 - Travel Agency - Name of Company _____

3. AMOUNT OF CLAIM: \$ 5413.96 ⁽²⁰⁰⁾ (5213.96) Future deposit _{paid} First deposit

4. SUPPORTING DOCUMENTS: Attach copies of supporting documents, such as payment confirmation(s), booking confirmation(s), evidence of coupon, and evidence of payment. If the documents are not available, explain. If the documents are voluminous, attach a summary.

5. SIGNATURE: Sign and print name and title, if any, of the creditor or other person authorized to file this claim:

DATED: 4/13/22 BY: [Signature]
Signature of Claimant or Representative

Hiroko Dewitz
Print Name and Title Here

September 2021						
S	M	T	W	T	F	S
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2
3	4	5	6	7	8	9

New Balance
\$7,406.43
Minimum Payment Due
\$74.00
Payment Due Date
09/19/21

MILEAGEPLUS MILES EARNED

+ Miles earned this statement from purchases	7,346
- Total miles earned this statement	7,346
Total miles transferred to United	7,346

Year-to-date miles earned on credit card 102,186

Thank you for choosing the United MileagePlus Visa! Please visit www.united.com/chase to see all of your redemption options!
1-800-421-4655 (MileagePlus) 1-800-241-6522 (Reservations)

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$39.00.

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	19 years	\$16,209
\$261	3 years	\$9,386 (Savings=\$6,823)

If you would like information about credit counseling services, call 1-866-797-2885.

ACCOUNT SUMMARY

Account Number: 4388 5761 4365 2777

Previous Balance	\$27,843.10
Payment, Credits	-\$27,843.10
Purchases	+\$7,356.47
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	+\$49.96
Interest Charged	\$0.00
New Balance	\$7,406.43
Opening/Closing Date	07/23/21 - 08/22/21
Credit Access Line	\$45,000
Available Credit	\$37,593
Cash Access Line	\$2,250
Available for Cash	\$2,250
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

We hope you enjoy all the benefits your card has to offer and we appreciate your business. Your annual membership fee in the amount of \$60.00 will be billed on 10/01/2021. There is a transaction fee for each balance transfer and cash advance in the amount of 5.00% or \$5.00

0000001 FIS33339 C 4
0387

Y 9 22 21/08/22

Page 1 of 4

05058 MA AA 34141

2341000040003414101



43885761436527770000740000740643000000002

P.O. BOX 15123
WILMINGTON, DE 19850-5123
For Undeliverable Mail Only

Make your payment at
chase.com/paycard

Payment Due Date: **09/19/21**
New Balance: **\$7,406.43**
Minimum Payment: **\$74.00**

Account number: 4388 5761 4365 2777

\$ _____ Amount Enclosed
Make/Mail to Chase Card Services at the address below:

34141 BEX 9 23421 C
ROBERT D DEWITZ
1705 UHI PL
HONOLULU HI 96821-1140

CARDMEMBER SERVICE
PO BOX 6294
CAROL STREAM IL 60197-6294

To contact us regarding your account:

Call Customer Service:
In U.S. 1-800-537-7783
Spanish 1-888-448-3308
Pay by phone 1-800-436-7958
International 1-847-888-6600
We accept operator relay calls

Send Inquiries to:
P.O. Box 15298
Wilmington, DE 19850-5298

Mail Payments to:
P.O. Box 6294
Carol Stream, IL 60197-6294

Visit Our Website:
www.chase.com/cardhelp

Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account will be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any of Your Account(s): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our right to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such Index described in your Account Agreement. There is a transaction fee for each balance transfer,

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1. the date of the transaction – for new purchases, balance transfers, overdraft advances, cash advances, or My Chase Loans;
- 2. the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- 3. the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How To Avoid Paying Interest On Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account (or Interest Saving Balance) in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance (or Interest Saving Balance) in full each month.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- 1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- 2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
- 3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.



MA05042021

To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.

YOUR ACCOUNT MESSAGES (CONTINUED)

minimum per balance transfer and 5.00% or \$10.00 minimum per cash advance. Please see the Annual Renewal Notice section of your statement disclosures for more information.

& Item was transferred from lost / stolen account.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
07/23	THE HOME DEPOT 6348 NAPLES FL	-10.68
08/19	Payment Thank You - Web	-27,832.42
PURCHASE		
07/22	Amazon.com*2E3OQ0HS0 Amzn.com/bill WA	8.73
07/22	PUBLIX #1337 NAPLES FL	78.25
07/21	BIG ROCK FABRICATORS HONOLULU HI	306.81
07/22	SQ *SOLOZO VENTURES 1378 HUMBLE TX	230.00
07/23	PUBLIX #676 NAPLES FL	77.11
07/23	THE HOME DEPOT #0280 NAPLES FL	3.18
07/23	THE HOME DEPOT #6348 NAPLES FL	10.68
07/23	THE HOME DEPOT 280 NAPLES FL	12.82
07/23	Amazon.com*2E21U7X12 Amzn.com/bill WA	25.86
07/23	CHEVRON 0308107 NAPLES FL	9.00
07/23	Adobe Inc 800-8336687 CA	163.23
07/23	CHEVRON 0308107 NAPLES FL	5.34
07/23	WALGREENS #16052 NAPLES FL	17.04
07/22	NEW YORK PIZZA & PASTA TA NAPLES FL	26.83
07/23	CIBO EXPRESS E21 HOUSTON TX	3.56
07/23	PARMESAN PETE S NAPLES FL	56.15
07/24	DMI* DELL BUS ONLINE 800-456-3355 TX	59.00
07/24	HYATT REGENCY SF ARP-PRK BURLINGAME CA	20.00
07/25	Amazon.com*2E6L07K50 Amzn.com/bill WA	117.69
07/24	HYATT REGENCY SF ARP F&B BURLINGAME CA	13.96
07/26	Grill markadurinn REYKJAVIK 07/27 ICELAND KRONA 21,820.00 X 0.007918423 (EXCHG RATE)	172.78
07/26	THjodg.Thingvollum SELFOSS 07/27 ICELAND KRONA 750.00 X 0.007920000 (EXCHG RATE)	5.94
07/26	Hreyfill 444 REYKJAVIK 07/27 ICELAND KRONA 2,060.00 X 0.007917475 (EXCHG RATE)	16.31
07/26	Hertz Bilaleiga Flugl Reykjanesbaer 07/27 ICELAND KRONA 23,317.00 X 0.007930694 (EXCHG RATE)	184.92
07/26	Icewear Thingvellir Haki Selfossi 07/27 ICELAND KRONA 1,200.00 X 0.007916666 (EXCHG RATE)	9.50
07/27	Hreyfill 102 REYKJAVIK 07/28 ICELAND KRONA 1,560.00 X 0.007929487 (EXCHG RATE)	12.37
07/27	Amazon.com*2E1AY9IM0 Amzn.com/bill WA	11.73
07/28	Icewear Gardabar 07/29 ICELAND KRONA 13,990.00 X 0.007932809 (EXCHG RATE)	110.98
07/28	Hreyfill 90 REYKJAVIK 07/29 ICELAND KRONA 2,530.00 X 0.007932806 (EXCHG RATE)	20.07
07/31	The Herring Era Museum Siglufjordur 08/01 ICELAND KRONA 3,600.00 X 0.008094444 (EXCHG RATE)	29.14
08/01	GeoSea HUSAVIK	82.30
08/05	Eldheimakaffi Vestmannaeyja 08/06 ICELAND KRONA 5,200.00 X 0.008040384 (EXCHG RATE)	41.81
08/04	Hertz Bilaleiga Flugl Reykjanesbaer 08/06 ICELAND KRONA 16,921.00 X 0.008001891 (EXCHG RATE)	135.40
08/06	CRYSTAL ENDEAVOR MIAMI FL	2,237.50
08/06	Landeigandafelag Hrauns s Grindavik 08/07 ICELAND KRONA 1,000.00 X 0.008000000 (EXCHG RATE)	8.00

200
Future credit

December 2021						
S	M	T	W	T	F	S
28	29	30	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1
2	3	4	5	6	7	8

New Balance
\$6,206.99
Minimum Payment Due
\$62.00
Payment Due Date
12/06/21

MILEAGEPLUS MILES EARNED

+ Miles transferred from other products	9,235
+ 3X Miles earned on United purchases	0
+ Additional miles earned at restaurants	0
+ Additional miles earned on travel purchases	0
+ Miles earned on all purchases	0
- Total miles earned this statement	9,235

Year-to-date miles earned on credit card 9,235

Thank you for choosing the United Club Visa Infinite Card! Please visit www.united.com/chase to see all your redemption options! 1-800-421-4655 (MileagePlus) 1-800-241-6522 (Reservations)

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00 and your APR's will be subject to increase to a maximum Penalty APR of 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	16 years	\$12,828
\$216	3 years	\$7,783 (Savings=\$5,045)

If you would like information about credit counseling services, call 1-866-797-2885.

Your United Club Visa Infinite Card provides: United Club membership, Premier Access including Priority Boarding, free first and second checked bag fee for Cardmembers and companions, hotel and card status, no foreign transaction fees, 25% off United inflight purchases and up to \$100 off Global Entry or TSA pre-check. You also earn 4 miles per \$1 spent on United purchases, 2 miles per \$1 spent on all other travel purchases, 2 miles per \$1 spent on dining at restaurants, and 1 mile per \$1 spent on all other purchases. To see more of your benefits visit chase.com/united.

ACCOUNT SUMMARY

Account Number: 4388 5761 3978 7801

Previous Balance	\$3,473.73
Payment, Credits	-\$3,473.73
Purchases	+\$6,206.99
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$6,206.99

Opening/Closing Date	10/10/21 - 11/09/21
Credit Access Line	\$18,000
Available Credit	\$11,793
Cash Access Line	\$900
Available for Cash	\$900

Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

YOUR ACCOUNT MESSAGES

Your next AutoPay payment for \$6,206.99 will be deducted from your Pay From account and credited on your due date. If your due date falls on a Saturday, we'll credit your payment the Friday before.

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Page 1 of 3

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To contact us regarding your account:

 Call Customer Service: In U.S. 1-800-537-7783 Spanish 1-888-446-3308 Pay by phone 1-800-436-7958 International 1-847-886-6600 We accept operator relay calls	 Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298	 Mail Payments to: P.O. Box 6294 Carol Stream, IL 60197-6294	 Visit Our Website: www.chase.com/cardhelp
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Information About Your Account

Making Your Payments: The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments electronically through our website or by one of our customer service phone numbers above. In using any of these channels, you are authorizing us to withdraw funds as a one-time electronic funds transfer from your bank account. In our automated phone system, this authorization is provided via entry of a personal identification number. You may revoke this authorization by cancelling your payment through our website or customer service telephone numbers prior to the payment processing. If we receive your completed payment request through one of these channels by 11:59 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 11:59 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

If you pay by regular U.S. mail to the Payments address shown on this statement, write your account number on your check or money order and include the payment coupon in the envelope. Do not send more than one payment or coupon per envelope. Do not staple, clip or tape the documents. Do not include correspondence. Do not send cash. If we receive your properly prepared payment on any day by 5 p.m. local time at our Payments address on this statement, we will credit to your account that day. If your payment is received after 5 p.m. local time at our Payments address on this statement, we will credit it to your account as of the next calendar day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported To Credit Bureaus: We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, please write to us at Chase Card Services P.O. Box 15369, Wilmington, DE 19850-5369.

To Service And Manage Any Of Your Account(s): By providing my mobile phone number, I am giving permission to be contacted at that number about all of my accounts by JPMorgan Chase and companies working on its behalf. My consent allows the use of text messages, artificial or prerecorded voice messages and automatic dialing technology for informational and account servicing, but not for sales or telemarketing. Message and data rates may apply.

Authorization To Convert Your Check To An Electronic Transfer Debit: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check. Your bank account may be debited as soon as the same day we receive your payment. You will not receive your check back from your institution.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our right to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation Of Balance Subject To Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer,

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

1. the date of the transaction – for new purchases, balance transfers, overdraft advances, cash advances, or My Chase Loans;
2. the date the payee deposits the check – for new cash advance checks or balance transfer checks;
3. the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees

How To Avoid Paying Interest On Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account (or Interest Saving Balance) in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance (or Interest Saving Balance) in full each month.

Credit Limit: If you want to inquire about your options to help prevent your account from exceeding your credit limit, please call the number on the back of your card.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us on a separate sheet at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at Customer Service, P.O. Box 15299, Wilmington, DE 19850-5299.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.



To manage your account, including card payments, alerts, and change of address, visit www.chase.com/cardhelp or call the customer service number which appears on your account statement.

YOUR ACCOUNT MESSAGES (CONTINUED)

Your AutoPay amount will be reduced by any payments or merchant credits that post to your account before we process your AutoPay payment. If the total of these payments and merchant credits is more than your set AutoPay amount, your AutoPay payment for that month will be zero.

'ALERT': The US Postal Service announced that mail may take up to 2 additional days to arrive starting October 1, 2021. This may impact delivery of mailed statements to you and mailed payments to us. Consider enrolling in paperless statements, online payments, and payment alerts to avoid any impacts. To enroll visit chase.com/paperless.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
10/05	HAWAII SOCIETY OF CPAS 808-5379475 HI	-55.00
11/05	AUTOMATIC PAYMENT - THANK YOU	-3,418.73
PURCHASE		
10/08	WHOLEFDS KMO 10363 HONOLULU HI	38.65
10/10	AINA HAINA FOODLAND FARMS HONOLULU HI	41.76
10/13	TIMOTHY H MOON OD INC HONOLULU HI	20.00
10/13	WHOLEFDS KMO 10363 HONOLULU HI	13.30
10/14	LONGS #09220 HONOLULU HI	7.00
10/16	UNITED 0162373597982 800-932-2732 TX 082222 1 C SFO MUC	5.60
10/16	UNITED 0162373598707 800-932-2732 TX 082222 1 C SFO MUC	5.60
10/18	SAFEWAY #2747 HONOLULU HI	186.96
10/19	NIJIYA MARKET #82 HONOLULU HI	46.69
10/20	MINAMOTO KITCHOAN HONOLULU HI	79.76
10/25	NIJIYA MARKET #82 HONOLULU HI	57.59
10/26	GAR*GARNET HILL 800-9703513 NH	108.02
10/29	WHOLEFDS KMO 10363 HONOLULU HI	39.40
10/29	MARSHA NADALIN SALON & SP HONOLULU HI	119.48
11/01	SIMPLY ORGANIZED KAHALA HONOLULU HI	12.54
11/01	ST JOHN ECOMMERCE #005 949-225-8533 CA	54.34
11/01	LONGS #09220 HONOLULU HI	16.00
11/03	MOUTH & FOOT PAINTERS 770-986-7764 GA	30.00
11/03	SQ *HEART SKIN CARE & COS Honolulu HI	76.02
11/04	MARSHA NADALIN SALON & SP HONOLULU HI	34.32
11/05	CRYSTAL CRUISES LLC 3107859300 FL	5,213.96

2021 Totals Year-to-Date	
Total fees charged in 2021	\$0.00
Total interest charged in 2021	\$0.00

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

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

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	15.24%(v)(d)	- 0 -	- 0 -
CASH ADVANCES			
Cash Advances	24.99%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS			
Balance Transfer	15.24%(v)(d)	- 0 -	- 0 -

31 Days In Billing Period

(v) = Variable Rate
 (d) = Daily Balance Method (including new transactions)
 (a) = Average Daily Balance Method (including new transactions)
 Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.