

Please send any correspondence to:  
Chase Manhattan Bank USA, N.A.  
PO BOX 15902  
WILMINGTON, DE 19850-5902



KAREN R PATTERSON  
PO BOX 1293  
BLUE JAY CA 92317-1293

0009496

May 15, 2004



Account Number:  
5222 7720 0021 8151  
Chase CashBuilder<sup>SM</sup> Platinum  
MasterCard<sup>®</sup>

Dear Karen R Patterson:

Thank you for inquiring about a possible billing error on your statement. We are committed to partnering with you to resolve your dispute as quickly as possible. As of the date of this letter, we have classified this transaction as a dispute, and finance charges will not accrue on the disputed amount. However, the transaction will remain a part of your account balance and reduce the credit available to you until the disputed amount is resolved.

Although most disputes are resolved in less than 30 days, in some cases it may take up to 90 days to resolve a dispute upon receiving your notification. Your patience, while we work to research this important matter, is greatly appreciated. We will notify you in writing as soon as we have completed our investigation.

In order to protect your rights under the Federal Truth in Lending and Fair Credit Billing Acts, it is required that you must provide written notification of the suspected billing error to us within 60 days from the closing date of the statement with the transaction in question. For your convenience, we have several ways for you to provide the required notification.

- **eDispute:** Sign-on to your account through [www.chase.com](http://www.chase.com), click on the Customer Support tab and the "Dispute a Charge" link, and then follow the easy instructions for submitting your dispute electronically. Please note, some types of disputes require submission of documentation that will need to be attached to the electronic file, faxed, or mailed to us separately.
- **Fax:** Complete the dispute form, and fax it along with any additional documentation to us at 800-352-3913.
- **Mail:** Complete the dispute form, and mail it along with any additional documentation to us in the enclosed envelope.

Whichever method you choose, please ensure the notification and related documentation is returned to us within 15 days from the date of this letter. If we do not hear from you within this timeframe, we will assume that the charge is valid, and finance charges will be assessed on the transacted amount.

If you have any questions or need to contact us, please call us toll-free at 1-800-441-7681. Our Specialists will be glad to help you 24 hours a day, 7 days a week.

Thank you for using Chase, where the right relationship is everything.

Regards,

Customer Service Representative

ENCLOSURE: Customer Dispute Form