



Executive Office
Mail Code IL1-6215
2500 Westfield Drive
Elgin, Illinois 60124

December 30, 2008

Dr. Robert J. Lahm, Jr.
400 Vista Lake Drive
Apartment 301
Candler, NC 28715-7176

This document has been altered from its original form:

- 1. Account number removed.**
- 2. Yellow highlighting added.**
- 3. Sender's signature erased for the protection of her privacy.**

Original Letter Remains on File, held by Dr. Robert J. Lahm, Jr.

Re: Chase Platinum MasterCard Account **** *
**** *
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Dear Dr. Lahm:

I am writing in response to your concerns addressed to Gordon Smith, Chief Executive Officer at Chase Card Services. I appreciate this opportunity to assist you on behalf of the Card Services Executive Office.

I understand that you are dissatisfied with the recent change-in-terms notification you received. As you may know, the notice explained that beginning on the first day of your billing cycle that included January 1, 2009, a \$10.00 monthly service charge would be assessed to the above-referenced account, and the minimum payment requirement would be increased to the greater of 5% of the outstanding balance or 1% of the balance plus applicable fees and finance charges. It also explained that you had the option of closing the account and paying your current balance in full within 30 days of the billing statement in which the first \$10.00 is assessed to avoid the change.

Dr. Lahm, we appreciate your position and the feedback you have provided regarding this change. As a credit card issuer, it may at times be necessary for us to make changes that a Customer may find unfavorable; however, these changes allow us to remain competitive in the industry while offering the best value to our Cardmembers.

We would like to offer an alternate option that is available on your account. This option includes changing the current promotional balance on your account to the fixed Annual Percentage Rate (APR) of 7.99% until January 2011. This will allow you to maintain the current minimum payment percentage and avoid the \$10.00 monthly maintenance fee. If you decide to accept this alternative, you may reach me directly at the telephone number provided at the end of this letter.

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Please feel free to contact me, if you have any additional questions, and I will be happy to provide my assistance. I have enclosed my business card for your convenience. My hours are Monday through Friday, 8:30 a.m. to 5:00 p.m. Central Time.

Sincerely,

For Her Privacy: Dawn Godes's
Signature was erased in this document

Dawn Godes
Card Services Executive Office
1-888-622-7547, Extension 6897 or 4350
1-847-488-6897 (direct line)

cc: Nancy Stoneman
Vice President

Mark Reuling
Senior Vice President