

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF CAYUGA

JPMORGAN CHASE BANK, N.A.

Index No.

Date Filed: _____



Plaintiff

SUMMONS (ORIGINAL)

-against-

GRETCHEN WADE

Defendant(s)

The basis of venue is:
Defendant's Residence

Plaintiff's Residence:
201 N WALNUT ST
WILMINGTON, DE 19801
County of NEW CASTLE

CONSUMER CREDIT TRANSACTION

To the above names defendant(s):

YOU ARE HEREBY SUMMONED to answer the complaint in this action and to serve a copy of your answer, or, if the complaint is not served with this summons to serve a notice of appearance, on the Plaintiff's Attorney(s) within TWENTY days after the service of this summons, exclusive of the day of service (or within THIRTY days after the service is complete if this summons is not personally delivered to you within the State of New York); and in case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded herein.

Dated: Islandia, New York

Dated: August 03, 2026

Rubin & Rothman, LLC
Attorneys for Plaintiff
1787 Veterans Highway, Suite 32
Islandia, NY 11749
(800) 298-6058

DEFENDANT(S) ADDRESS:

GRETCHEN WADE, 1638 STATE ROUTE 38, MORAVIA NY 13118-4309

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
NYC DCWP LIC. 2110651

Our File No. 1859719 78927 V 57
Complaint Code: SZV COMPL CREDIT CARD / NO COST - NYSS SC01
SC02NYCC CRC

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF CAYUGA

JPMORGAN CHASE BANK, N.A.

Plaintiff

-against-

COMPLAINT

Index #

GRETCHEN WADE

Defendant(s)

Plaintiff, by its attorneys, complaining of the Defendant(s), alleges:

AS AND FOR A FIRST CAUSE OF ACTION

1. Defendant(s) resides in the county in which this action is brought; or transacted business in the county in which this action is brought in person or through an agent, or this cause of action arose out of said transaction. Plaintiff is not required to be licensed by the NYC Department of Consumer and Worker Protection because it is the original creditor.
2. Plaintiff is a national banking association chartered under the laws of the United States.
3. Defendant(s) maintained a revolving credit account with Plaintiff and agreed to make payments for good and services charged, balance transfers, and/or cash advances made upon such card.
4. Defendant(s) later defaulted on the terms of the agreement.
5. The last payment in good and collectable funds was received on or about August 12, 2025 in the amount of \$1,500.00.
6. The last four digits of the account number printed on the most recent monthly statement recording a purchase transaction, last payment or balance transfer are 1927.
7. The account balance printed on the most recent monthly statement recording a purchase transaction, last payment or balance transfer is \$25,828.06.
8. The Plaintiff is the entity that owned the consumer credit account at the date of default giving rise to the cause of action and is the original creditor as defined by CPLR 105(q-1).

9. Defendant(s) failed to make the payments due to the credit account and \$29,143.52 is now due and owing to Plaintiff from Defendant(s). This amount includes a charge-off balance of \$29,143.52, post charge-off interest of \$0.00, post charge-off non-interest charges or fees and/or other balance adjustments of \$0.00, less post charge-off payments, balance adjustments and/or credits made on the debt of \$0.00.
10. A copy of the charge-off statement issued for the account at issue is attached hereto.

WHEREFORE, Plaintiff requests judgment against Defendant(s) in the sum of \$29,143.52.

August 03, 2026

RUBIN & ROTHMAN, LLC
Attorneys for Plaintiff
1787 Veterans Highway, Suite 32
Islandia, NY 11749
(631) 234-1500

Deponent is an attorney associated with Rubin & Rothman, LLC. To the best of deponent's knowledge, information and belief, formed after an inquiry reasonable under the circumstances, the summons and complaint or the contentions therein are not frivolous as defined in section 130-1.1(c) of the Rules of the Chief Adm. And the matter was not obtained through illegal conduct or in violation of 22 NYCRR 1200, Rule 4.5.

Dated: August 03, 2026



ANDREW F. BREMS

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
NYC DCWP LIC. 2110651

Our File No. 1859719 78927 V 57
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SC02NYCC CRC

SUPREME COURT OF THE STATE OF NEW YORK

COUNTY OF CAYUGA

-----x

JPMORGAN CHASE BANK, N.A.

Plaintiff/Petitioner,

- against -

GRETCHEN WADE

Index No.

Defendant/Respondent.

-----x

**NOTICE OF ELECTRONIC FILING
(Mandatory Case)
(Uniform Rule §202.5-bb)**

You have received this Notice because:

- 1) The Plaintiff/Petitioner, whose name is listed above, has filed this case using the New York State Courts E-filing system (, and
- 2) You are a Defendant/Respondent (a party) in this case.

•

• **If you are represented by an attorney:**

Give this Notice to your attorney. (Attorneys: see "Information for Attorneys" pg. 2).

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• **If you are not represented by an attorney:**

You will be served with all documents in paper and you must serve and file your documents in paper, unless you choose to participate in e-filing.

If you choose to participate in e-filing, you must have access to a computer and a scanner or other device to convert documents into electronic format, a connection to the internet, and an e-mail address to receive service of documents.

The **benefits of participating in e-filing** include:

- serving and filing your documents electronically
- free access to view and print your e-filed documents
- limiting your number of trips to the courthouse
- paying any court fees on-line (credit card needed)

To register for e-filing or for more information about how e-filing works:

- visit: www.nycourts.gov/efile-unrepresented or
- contact the Clerk's Office or Help Center at the court where the case was filed. Court contact information can be found at www.nycourts.gov

To find legal information to help you represent yourself visit www.nycourthelp.gov

**Information for Attorneys
(E-filing is Mandatory for Attorneys)**

An attorney representing a party who is served with this notice must either:

- 1) immediately record his or her representation within the e-filed matter on the NYSCEF site www.nycourts.gov/efile ; or
- 2) file the Notice of Opt-Out form with the clerk of the court where this action is pending and serve on all parties. Exemptions from mandatory e-filing are limited to attorneys who certify in good faith that they lack the computer hardware and/or scanner and/or internet connection or that they lack (along with all employees subject to their direction) the knowledge to operate such equipment. [Section 202.5-bb(e)]

For additional information about electronic filing and to create a NYSCEF account, visit the NYSCEF website at www.nycourts.gov/efile or contact the NYSCEF Resource Center (phone: 646-386-3033; e-mail: nyscef@nycourts.gov).

Dated: August 03, 2026

ANDREW F. BREMS
Name

1787 Veterans Highway, Suite 32 Islandia, NY 11749
Address

(800) 298-6058
Phone

Rubin & Rothman, LLC
Firm Name

nydocs@rubinrothman.com
E-Mail

To: GRETCHEN WADE, 1638 STATE ROUTE 38, MORAVIA NY 13118-4309

Our File No. 1859719 78927 V 57

Complaint Code: SZV COMPL CREDIT CARD / NO COST - NYNC SC01 SC02NYCC CRC



Manage your account online at:
www.chase.com/cardhelp

Customer Service:
1-800-436-7970

Mobile: Download the
Chase Mobile app today

April 2026						
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

\$29,143.52

Minimum Payment Due

\$7,016.00

Payment Due Date

04/15/26

ULTIMATE REWARDS® SUMMARY

Previous points balance	0
8x on Chase Travel	0
4x on hotels	0
4x on flights	0
3x on dining	0
1x on all purchases	0

Total points available for redemption

0

Learn more about your rewards and start redeeming today. Visit Chase Ultimate Rewards® at www.UltimateRewards.com

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 APRs may 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	29 years	\$79,998

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

ACCOUNT SUMMARY

Account Number:	1927
Previous Balance	\$28,530.13
Payment, Credits	\$0.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$613.39
New Balance	\$29,143.52
Opening/Closing Date	02/19/26 - 03/18/26
Credit Access Line	\$27,700
Available Credit	\$0
Cash Access Line	\$5,540
Available for Cash	\$0
Past Due Amount	\$6,112.00
Balance over the Credit Access Line	\$1,443.52

YOUR ACCOUNT MESSAGES

New York Residents: New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or go to www.dfs.ny.gov to obtain a comparative list of credit card rates, fees, and grace periods.

You are over your credit line/credit access line by \$1,443.52. You can pay down your balance faster by including this amount with your payment.



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

**The Past Due
amount of \$6,112.00 is
included in your
Minimum Payment.**

Payment Due Date: 04/15/26
New Balance: \$29,143.52
Minimum Payment Due: \$7,016.00

Account number: 1927

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

GRETCHEN WADE
1638 STATE ROUTE 38
MORAVIA NY 13118-4309

CARDMEMBER SERVICE
PO BOX 1423
CHARLOTTE NC 28201-1423

To contact us regarding your account:

In U.S. for Customer Service
 Specialist 1-800-436-7970
 Spanish 1-800-436-7970
 Pay by phone 1-800-436-7958
 International 1-614-776-7050
 We accept operator relay calls



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



Mail Payments to:
 P.O. Box 1423
 Charlotte, NC 28201-1423



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 Bureau:

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.

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 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 rights 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:

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 (including Chase Pay Over Time plans created at checkout with select merchants), balance transfers, cash advances, My Chase Loan 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. For fee-based Chase Pay Over Time plans, there is a fixed monthly fee of up to 1.72% of the amount of each eligible purchase transaction or amount you select to pay over time with no interest. 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 (including Chase Pay Over Time plans created at checkout with select merchants),

balance transfers, 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 the 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.

MA04012024

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.



Manage your account online at:
www.chase.com/cardhelp



Customer Service:
 1-800-436-7970



Mobile: Download the
 Chase Mobile® app today

YOUR ACCOUNT MESSAGES (CONTINUED)

Your account is closed and no longer available for use.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
INTEREST CHARGED		
03/18	PURCHASE INTEREST CHARGE	613.39
	TOTAL INTEREST FOR THIS PERIOD	\$613.39

2026 Totals Year-to-Date	
Total fees charged in 2026	\$80.00
Total interest charged in 2026	\$1,923.52

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	27.74%(v)(d)	\$28,824.81	\$613.39
CASH ADVANCES			
Cash Advances	28.49%(v)(d)	- 0 -	- 0 -
BALANCE TRANSFERS / MY CHASE LOAN			
Balance Transfers	27.74%(v)(d)	- 0 -	- 0 -
My Chase Loan	27.74%(v)(d)	- 0 -	- 0 -

28 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.

