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Comments:

Chase Credit Cards has a habit of not sending monthly statements if you have a balance due on their card. If you have a low balance transfer rate of maybe .02% and you do not receive a monthly statement you may not be aware of your due date and if you are late by 1 day your rate increases to .26%. If you complain they reply that you should have been aware of the due date. But the due date can change every month depending on their method of calculating due dates.