



JPMorgan Chase Bank, N.A.
 P O Box 182051
 Columbus, OH 43218-2051

September 24, 2020 through October 23, 2020

Account Number: 000000681590888

CUSTOMER SERVICE INFORMATION

Web site:	Chase.com
Service Center:	1-800-935-9935
Deaf and Hard of Hearing:	1-800-242-7383
Para Espanol:	1-877-312-4273
International Calls:	1-713-262-1679

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BEATRIZ IVETTE HERNANDEZ
 1555 S ESCONDIDO BLVD APT 106
 ESCONDIDO CA 92025-6043



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Good news — We're including more deposit options to help meet monthly service fee waiver requirements for Chase Total[®] Checking, Chase College CheckingSM, and Chase CheckingSM accounts

Beginning September 13, we'll automatically include additional electronic deposit payments to waive the monthly service fee. This includes payroll deposits that many independent or freelance employees (ride-sharing services, restaurant delivery services, etc.) receive through the Real Time Payment network or third-party services that facilitate payments to your debit card using the Visa[®] or Mastercard[®] network. If you have questions, please call the number at the top of your statement or review the Additional Banking Services and Fees disclosure at chase.com/disclosures for specific requirements for your account.

We'll no longer offer the Visa Benefits Package on Chase debit cards

Effective December 1, 2020, we'll no longer offer the Visa Benefits Package (such as Concierge Services and Purchase Security) on eligible Chase debit cards. This doesn't affect any benefit packages on Chase credit cards. Benefits you may have with this package will remain in effect for eligible purchases made prior to December 1.

We want to remind you about the overdraft service options that are available for your personal checking account(s)

We've included information on the last page of this statement to remind you about our overdraft services and associated fees. As a reminder, overdraft services are not available for Chase Secure CheckingSM or Chase First CheckingSM. Our Standard Overdraft Practice and Chase Debit Card CoverageSM are not available for Chase High School CheckingSM.

We're changing when we waive overdraft fees for Chase Private Client CheckingSM accounts. Please see the last page of this statement for more information.

If you have questions, please visit chase.com/overdraft or call us at the number on your statement. We accept operator relay calls.



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CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$110.72
Deposits and Additions	3,210.28
ATM & Debit Card Withdrawals	-2,377.16
Electronic Withdrawals	-816.09
Fees	-34.00
Ending Balance	\$93.75

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$110.72
09/24	ATM Cash Deposit 09/24 150 N Centre City Pkwy Escondido CA Card 4176	140.00	250.72
09/24	Card Purchase 09/23 99 Cents Only Stores #4 Escondido CA Card 4176	-3.21	247.51
09/24	Card Purchase 09/23 99 Cents Only Stores #4 Escondido CA Card 4176	-4.19	243.32
09/24	Card Purchase 09/23 99 Cents Only Stores #4 Escondido CA Card 4176	-8.25	235.07
09/24	ATM Withdrawal 09/23 150 N Centre City Pkwy Escondido CA Card 4176	-40.00	195.07
09/24	Card Purchase With Pin 09/23 7-Eleven Escondido CA Card 4176	-18.95	176.12
09/25	99 Cents Only St Payroll PPD ID: 1952411605	240.13	416.25
09/25	Earninactivehour Payment PPD ID: 1462925567	100.00	516.25
09/25	Card Purchase 09/24 MetroPCS Mobile 888-863-8768 WA Card 4176	-103.00	413.25
09/25	Card Purchase 09/24 Kotijas Taco Shop Escondido CA Card 4176	-18.66	394.59
09/25	Card Purchase With Pin 09/24 Rick's Grocery & Deli Escondido CA Card 4176	-19.00	375.59
09/25	Card Purchase 09/25 Dave Inc Los Angeles CA Card 4176	-79.99	295.60
09/25	ATM Withdrawal 09/25 1401 E Valley Pkwy Escondido CA Card 4176	-60.00	235.60
09/25	Earnin Active Paymentret 193655102 Web ID: 7842124784	-106.00	129.60
09/28	Payment Received 09/28 Dave Inc Visa Direct CA Card 4176	50.00	179.60
09/28	Payment Received 09/28 Cash App*Cash Out Visa Direct CA Card 4176	4.75	184.35
09/28	Card Purchase 09/25 Rallys #4076 Q69 Escondido CA Card 4176	-16.57	167.78
09/28	Card Purchase 09/26 99 Cents Only Stores #4 Escondido CA Card 4176	-24.77	143.01
09/28	Card Purchase With Pin 09/26 Vons Fuel2344 Escondido CA Card 4176	-40.50	102.51
09/28	Card Purchase With Pin 09/26 Vons #2344 Escondido CA Card 4176	-38.74	63.77
09/28	Card Purchase With Pin 09/27 7-Eleven Escondido CA Card 4176	-7.49	56.28
09/29	ATM Cash Deposit 09/29 150 N Centre City Pkwy Escondido CA Card 4176	156.00	212.28
09/29	Card Purchase 09/28 99 Cents Only Stores #4 Escondido CA Card 4176	-1.50	210.78
09/29	Card Purchase 09/28 99 Cents Only Stores #4 Escondido CA Card 4176	-3.34	207.44
09/29	Card Purchase 09/28 Afterpay 855-2896014 De Card 4176	-14.97	192.47
09/29	Card Purchase 09/28 Afterpay 855-2896014 De Card 4176	-17.88	174.59
09/29	Recurring Card Purchase 09/29 Google *Youtube Music 855-836-3987 CA Card 4176	-9.99	164.60
09/30	Card Purchase 09/30 Alliance United 866-530-5500 CA Card 4176	-117.01	47.59
09/30	Card Purchase 09/30 Walmart Pay Escondido CA Card 4176	-27.29	20.30



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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	Card Purchase 09/30 99 Cents Only Stores #4 Escondido CA Card 4176	-2.00	18.30
10/01	Card Purchase 09/30 99 Cents Only Stores #4 Escondido CA Card 4176	-3.85	14.45
10/02	ATM Cash Deposit 10/02 150 N Centre City Pkwy Escondido CA Card 4176	60.00	74.45
10/02	Payment Received 10/02 Curo Financial Visa Direct KS Card 4176	255.00	329.45
10/02	99 Cents Only St Payroll PPD ID: 1952411605	240.63	570.08
10/02	Card Purchase 10/01 99 Cents Only Stores #4 Escondido CA Card 4176	-4.51	565.57
10/02	Card Purchase 10/01 99 Cents Only Stores #4 Escondido CA Card 4176	-8.98	556.59
10/02	Card Purchase 10/02 Dave Inc Los Angeles CA Card 4176	-53.99	502.60
10/02	Possible Finance Payment E2D5Aa3728474D8 Web ID: 1823273909	-36.76	465.84
10/05	Payment Received 10/05 Dave Inc Visa Direct CA Card 4176	75.00	540.84
10/05	Quickpay With Zelle Payment From Miguel Ortega Mscikut3Bzdu	25.00	565.84
10/05	Card Purchase 10/02 Speedy Cash 888-3331360 KS Card 4176	-205.88	359.96
10/05	Payment Sent 10/02 Cash App*Ruben Aval 8774174551 CA Card 4176	-25.00	334.96
10/05	Card Purchase 10/03 Nice Food Restaurant Escondido CA Card 4176	-19.04	315.92
10/05	Quickpay With Zelle Payment To Mom Jpm446861169	-20.00	295.92
10/05	Card Purchase With Pin 10/04 Ronco Gas Escondido CA Card 4176	-28.74	267.18
10/05	Card Purchase With Pin 10/04 Ronco Gas Escondido CA Card 4176	-37.42	229.76
10/05	ATM Withdrawal 10/05 150 N Centre City Pkwy Escondido CA Card 4176	-200.00	29.76
10/06	Card Purchase 10/06 Bath & Body Works.Com 800-756-5005 OH Card 4176	-8.82	20.94
10/06	Card Purchase 10/05 Burger King #11121 Wichita KS Card 4176	-10.11	10.83
10/07	Card Purchase With Pin 10/06 Rick's Grocery & Deli Escondido CA Card 4176	-10.00	0.83
10/07	Recurring Card Purchase 10/07 Netflix.Com Netflix.Com CA Card 4176	-12.99	-12.16
10/07	Insufficient Funds Fee For A \$12.99 Recurring Card Purchase - Details: 1007Netflix.Com Netflix.Com CA 04867960055034176 00193	-34.00	-46.16
10/08	Moneytree #0592 Moneytree PPD ID: 1911218621	50.00	3.84
10/09	Vbs Firstloan 8883402911 PPD ID: 18035410	350.00	353.84
10/09	99 Cents Only St Payroll PPD ID: 1952411605	240.83	594.67
10/09	Card Purchase 10/08 99 Cents Only Stores #4 Escondido CA Card 4176	-2.65	592.02
10/09	Card Purchase 10/09 Dave Inc Los Angeles CA Card 4176	-79.99	512.03
10/09	Card Purchase With Pin 10/09 7-Eleven Escondido CA Card 4176	-8.36	503.67
10/09	Earnin Active Paymentret 195194700 Web ID: 7842124784	-103.00	400.67
10/13	Payment Received 10/11 Dave Inc Visa Direct CA Card 4176	75.00	475.67
10/13	Payment Received 10/10 Cash App*Cash Out Visa Direct CA Card 4176	4.75	480.42
10/13	\$5 Paperless Bonus	5.00	485.42
10/13	Card Purchase 10/09 Carl's Jr 192 Escondido CA Card 4176	-13.99	471.43
10/13	Card Purchase 10/09 Wap Thorntree Escondido CA Card 4176	-19.16	452.27
10/13	Card Purchase 10/09 Walmart Pay Escondido CA Card 4176	-41.31	410.96
10/13	Card Purchase 10/09 99 Cents Only Stores #3 Escondido CA Card 4176	-26.95	384.01
10/13	Payment Sent 10/09 Cash App*Beatriz He 8774174551 CA Card 4176	-5.00	379.01





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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/13	Card Purchase With Pin 10/09 Rick's Grocery & Deli Escondido CA Card 4176	-21.10	357.91
10/13	ATM Withdrawal 10/10 150 N Centre City Pkwy Escondido CA Card 4176	-100.00	257.91
10/13	Card Purchase 10/10 Chick-Fil-A #03243 760-738-9200 CA Card 4176	-17.39	240.52
10/13	Card Purchase 10/10 Wings N Things Inc Escondido CA Card 4176	-29.44	211.08
10/13	Card Purchase 10/11 Walmart Pay San Marcos CA Card 4176	-91.15	119.93
10/13	ATM Withdrawal 10/11 1401 E Valley Pkwy Escondido CA Card 4176	-40.00	79.93
10/13	Card Purchase 10/11 99 Cents Only Stores #4 Escondido CA Card 4176	-9.33	70.60
10/13	ATM Withdrawal 10/12 150 N Centre City Pkwy Escondido CA Card 4176	-60.00	10.60
10/13	Card Purchase 10/12 99 Cents Only Stores #4 Escondido CA Card 4176	-2.94	7.66
10/13	Card Purchase 10/12 99 Cents Only Stores #4 Escondido CA Card 4176	-4.94	2.72
10/16	99 Cents Only St Payroll PPD ID: 1952411605	225.83	228.55
10/16	Earninactivehour Payment PPD ID: 1462925567	100.00	328.55
10/16	Card Purchase 10/16 Dave Inc Los Angeles CA Card 4176	-79.99	248.56
10/16	Vbs Firstloan 8883402911 PPD ID: 18035428	-52.39	196.17
10/16	Possible Finance Payment 998B69A650B247D Web ID: 1823273909	-36.77	159.40
10/19	Ace Cash Express Loanpaymnt PPD ID: 2752142963	200.00	359.40
10/19	Bank of America Fndtrnsfr Hernandez,Beatr Web ID: 2941721694	160.25	519.65
10/19	Card Purchase 10/16 Kfc C301015 Escondido CA Card 4176	-5.39	514.26
10/19	Card Purchase 10/17 Farmer Boys - Escondid Escondido CA Card 4176	-27.86	486.40
10/19	Card Purchase With Pin 10/17 Latinos Meat Market 1 Escondido CA Card 4176	-83.86	402.54
10/19	Card Purchase 10/18 Afterpay 855-2896014 De Card 4176	-12.71	389.83
10/19	Card Purchase 10/18 Wal-Mart #5996 Escondido CA Card 4176	-8.22	381.61
10/19	Card Purchase 10/18 Burros & Fries Escondido CA Card 4176	-19.25	362.36
10/19	Card Purchase With Pin 10/18 Rick's Grocery & Deli Escondido CA Card 4176	-12.14	350.22
10/19	Speedy #94 Payment PPD ID: 9001956671	-300.00	50.22
10/20	Empower Inc 1000075299 PPD ID: 1811879144	-8.00	42.22
10/21	Payment Received 10/22 Curo Financial Visa Direct KS Card 4176	200.00	242.22
10/21	Card Purchase 10/20 Wal-Mart #5996 Escondido CA Card 4176	-18.53	223.69
10/21	Card Purchase With Pin 10/20 7-Eleven Escondido CA Card 4176	-6.68	217.01
10/22	ATM Cash Deposit 10/22 150 N Centre City Pkwy Escondido CA Card 4176	80.00	297.01
10/22	Card Purchase 10/22 Jack IN The Box 3051 Escondido CA Card 4176	-14.28	282.73
10/22	ATM Withdrawal 10/22 150 N Centre City Pkwy Escondido CA Card 4176	-100.00	182.73
10/22	Card Purchase With Pin 10/22 Ross Store 2018 Escondido CA Card 4176	-7.34	175.39
10/22	Card Purchase With Pin 10/22 Hollister #556 272 E V Escondido CA Card 4176	-34.93	140.46
10/23	99 Cents Only St Payroll PPD ID: 1952411605	77.41	217.87
10/23	Payment Received 10/23 Dave Inc Visa Direct CA Card 4176	75.00	292.87
10/23	Payment Received 10/23 Cash App*Cash Out Visa Direct CA Card 4176	19.70	312.57
10/23	Card Purchase 10/22 Jcpenney 2171 Escondido CA Card 4176	-16.14	296.43
10/23	Card Purchase With Pin 10/22 7-Eleven Escondido CA Card 4176	-6.68	289.75



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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/23	ATM Withdrawal 10/23 150 N Centre City Pkwy Escondido CA Card 4176	-20.00	269.75
10/23	Card Purchase With Pin 10/23 Vons #2344 Escondido CA Card 4176	-22.83	246.92
10/23	Earnin Active Paymentret 200691171 Web ID: 7842124784	-101.00	145.92
10/23	Vbs Firstloan 8883402911 PPD ID: 18035428	-52.17	93.75
Ending Balance			\$93.75

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.** (Your total electronic deposits this period were \$2,819.28. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.** (Your balance at the beginning of each day was -\$46.16)
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.** (Your average beginning day balance of qualifying linked deposits and investments was \$162.20)

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for <u>This Period</u>	Total <u>Year-to-date</u>
Total Overdraft Fees *	\$34.00	\$34.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-personal accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account. Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC



JPMorgan Chase Bank, N.A. Member FDIC



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Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our standard overdraft practices. You can contact us to learn more.

This notice explains our standard overdraft practices.

- **What are the standard overdraft practices that come with my account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring debit card transactions

We **do not** authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

- **What fees will I be charged if Chase pays my overdraft?**

Under our standard overdraft practices:

- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of \$102.

- **We waive fees for some account types:**

- For Chase SapphireSM Checking accounts, we waive the Insufficient Funds and Returned Item fees if items(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days during the current and prior 12 statement periods.
- For Chase Private Client CheckingSM accounts, we waive the Chase overdraft fees.
 - o Effective November 8, we waive the Insufficient Funds and Returned Item fees if item(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days during the current and prior 12 statement periods.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you or a joint account owner would like to change your selection, sign in to chase.com to update your account settings, or call us at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch. We accept operator relay calls.