



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

September 25, 2020 through October 26, 2020

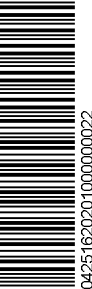
Account Number: **000000802912183**

**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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JANET J AVILES  
 17175 SEQUOIA ST  
 UNIT 34  
 HESPERIA CA 92345-1863



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**Good news — We’re including more deposit options to help meet monthly service fee waiver requirements for Chase Total<sup>®</sup> Checking, Chase College Checking<sup>SM</sup>, and Chase Checking<sup>SM</sup> 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<sup>®</sup> or Mastercard<sup>®</sup> 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](https://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 Checking<sup>SM</sup> or Chase First Checking<sup>SM</sup>. Our Standard Overdraft Practice and Chase Debit Card Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>.

We’re changing when we waive overdraft fees for Chase Private Client Checking<sup>SM</sup> accounts. Please see the last page of this statement for more information.

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



September 25, 2020 through October 26, 2020

Account Number: 000000802912183

**CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$273.95</b>
Deposits and Additions	616.00
ATM & Debit Card Withdrawals	-655.38
Electronic Withdrawals	-234.00
Fees	-12.00
<b>Ending Balance</b>	<b>-\$11.43</b>

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$273.95</b>
09/25	Quickpay With Zelle Payment To Bby 10353775442	-8.00	265.95
09/28	Card Purchase 09/26 Afterpay 855-2896014 De Card 1974	-29.66	236.29
09/28	Card Purchase W/Cash 09/27 Cost Less Market & Li Apple Valley CA Card 1974 Purchase \$0.99 Cash Back \$10.00	-10.99	225.30
09/28	Quickpay With Zelle Payment To Bby 10366221107	-40.00	185.30
09/29	Card Purchase 09/27 Hilltop Tavern Apple Valley CA Card 1974	-10.00	175.30
09/29	Card Purchase With Pin 09/29 7-Eleven Ontario CA Card 1974	-1.79	173.51
09/30	Card Purchase 09/29 Dependable Break Room S Upland CA Card 1974	-2.85	170.66
09/30	Card Purchase With Pin 09/30 Sunset Liquor Hesperia CA Card 1974	-3.50	167.16
09/30	Card Purchase With Pin 09/30 Food4Less Fuel 1305 Victorville CA Card 1974	-25.00	142.16
10/01	Card Purchase 09/30 Signature Barbering & Victorville CA Card 1974	-50.00	92.16
10/02	Card Purchase 10/02 Jack IN The Box 3184 Victorville CA Card 1974	-8.78	83.38
10/05	ATM Cash Deposit 10/05 12690 Hesperia Rd Victorville CA Card 1974	<b>200.00</b>	283.38
10/05	Quickpay With Zelle Payment To Bby 10402422405	-5.00	278.38
10/05	Card Purchase With Pin 10/04 Arco #42421 Ampm Victorville CA Card 1974	-15.35	263.03
10/05	Card Purchase With Pin 10/04 7-Eleven Ontario CA Card 1974	-1.79	261.24
10/05	Card Purchase 10/04 Grill Teriyaki And Roll Hesperia CA Card 1974	-17.26	243.98
10/05	Card Purchase With Pin 10/05 Sunset Liquor Hesperia CA Card 1974	-3.50	240.48
10/05	Quickpay With Zelle Payment To Bby 10414487514	-181.00	59.48
10/06	Quickpay With Zelle Payment From Christine Cervantes 10415882140	<b>5.00</b>	64.48
10/06	Card Purchase With Pin 10/05 Tacos Mexico Macas Victorville CA Card 1974	-9.12	55.36
10/06	Card Purchase With Pin 10/06 7-Eleven Ontario CA Card 1974	-4.28	51.08
10/07	Quickpay With Zelle Payment From Christine Cervantes 10420720032	<b>300.00</b>	351.08
10/07	Quickpay With Zelle Payment From Christine Cervantes 10420536675	<b>40.00</b>	391.08
10/07	Card Purchase With Pin 10/06 Food4Less 16266 Bear V Victorville CA Card 1974	-40.00	351.08
10/07	ATM Withdrawal 10/06 7033 Schaefer Ave Chino CA Card 1974	-300.00	51.08
10/08	Card Purchase 10/07 Afterpay 855-2896014 De Card 1974	-39.46	11.62
10/08	Card Purchase With Pin 10/08 Ridgecrest Market Victorville CA Card 1974	-9.43	2.19
10/20	Quickpay With Zelle Payment From Deliria Deva Lara Vsat 152D6Zvi	<b>30.00</b>	32.19
10/21	Quickpay With Zelle Payment From Christine Cervantes 10500575072	<b>41.00</b>	73.19
10/21	Card Purchase 10/20 Afterpay 185-52896014 CA Card 1974	-29.66	43.53



September 25, 2020 through October 26, 2020

Account Number: **000000802912183**

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/22	Card Purchase 10/21 Afterpay 855-289-6014 CA Card 1974	-39.46	4.07
10/23	Card Purchase With Pin 10/23 Sunset Liquor Hesperia CA Card 1974	-3.50	0.57
10/26	Monthly Service Fee	-12.00	-11.43
<b>Ending Balance</b>			<b>-\$11.43</b>

**WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?**

A Monthly Service Fee was 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.**  
(You did not have an electronic deposit this statement period)
- **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 \$2.19)
- **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 \$68.26)

*Talk to a banker about transferring your balances to Chase today!*

**Stop in today and explore all Chase has to offer.**

**OVERDRAFT AND RETURNED ITEM FEE SUMMARY**

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$ .00	\$306.00
Total Returned Item Fees	\$ .00	\$ .00

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

**Total Refunds for Overdraft or Returned Item Fees Identified above:** \$ .00 \$238.00

**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:

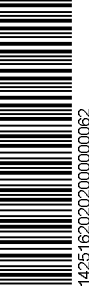
- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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 Sapphire<sup>SM</sup> 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 Checking<sup>SM</sup> 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](https://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.