



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

September 24, 2020 through October 23, 2020

Account Number: 000000559343048

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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KENNA WILLIAMS
1115 WILLOW ST
OAKLAND CA 94607-1420



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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.

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$2,155.99
Deposits and Additions	4,114.84
ATM & Debit Card Withdrawals	-3,126.86
Electronic Withdrawals	-1,869.71
Ending Balance	\$1,274.26



September 24, 2020 through October 23, 2020

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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$2,155.99
09/24	Albert Savings W EDI Pymnts 27583252 Web ID: 1475215705	21.00	2,176.99
09/24	Card Purchase 09/23 Instacash Repayment 8887046970 NY Card 4077	-107.98	2,069.01
09/24	Recurring Card Purchase 09/24 Oliver.Space Httpswww.Oliv CA Card 4077	-67.74	2,001.27
09/24	Self Lender Inc Payments PPD ID: 1473596202	-48.00	1,953.27
09/24	Recurring Card Purchase 09/24 Quadpay* Fashion Nov Httpswww.Quad NY Card 4077	-34.98	1,918.29
09/25	Pepsico ACH PPD ID: 8816244933	704.91	2,623.20
09/25	09/25 Online Payment 10331657767 To First Progress	-120.00	2,503.20
09/25	Card Purchase 09/25 Dave Inc Los Angeles CA Card 4077	-79.99	2,423.21
09/25	Bridge Lending S 8665720720 PPD ID: 1026368156	-150.00	2,273.21
09/25	Evergreen Servic 8663282556 PPD ID: 1000226423	-105.00	2,168.21
09/25	Mdg USA Inc. Payment PPD ID: 1981475057	-25.56	2,142.65
09/25	MI Plus Loan Moneylion PPD ID: 8800009478	-23.25	2,119.40
09/25	Recurring Card Purchase 09/24 Quadpay* Fashion Nov Httpswww.Quad NY Card 4077	-20.84	2,098.56
09/25	Recurring Card Purchase 09/24 Quadpay* Quadpay Any Httpswww.Quad NY Card 4077	-16.51	2,082.05
09/25	MI Plus Membrshp Moneylion PPD ID: 8800007474	-9.99	2,072.06
09/28	Payment Received 09/26 Dave Inc Visa Direct CA Card 4077	75.00	2,147.06
09/28	Card Purchase 09/26 Lyft *Rides 09-24 Lyft.Com CA Card 4077	-20.29	2,126.77
09/28	Card Purchase 09/25 Instacash Repayment 8887046970 NY Card 4077	-53.99	2,072.78
09/28	Card Purchase 09/25 Albert Instant 844-8919309 CA Card 4077	-29.99	2,042.79
09/28	Card Purchase 09/25 Netpay Advance 888-9423320 KS Card 4077	-75.00	1,967.79
09/28	Payment Sent 09/25 Cash App*Anna Joyce 8774174551 CA Card 4077	-463.00	1,504.79
09/28	Recurring Card Purchase 09/27 Oliver.Space Httpswww.Oliv CA Card 4077	-55.72	1,449.07
09/28	Recurring Card Purchase 09/28 Sezzle Order P1 888-540-1867 MN Card 4077	-37.94	1,411.13
09/28	Paypal Inst Xfer Grubhubfood Web ID: Paypalsi77	-35.65	1,375.48
09/28	Recurring Card Purchase 09/27 Sezzle Order P1 888-540-1867 MN Card 4077	-27.74	1,347.74
09/28	Recurring Card Purchase 09/27 Sezzle ODR 28V0 P2 888-540-1867 MN Card 4077	-20.84	1,326.90
09/28	Recurring Card Purchase 09/24 Google*Disney Mobile Internet CA Card 4077	-6.99	1,319.91
09/29	Albert Savings D EDI Pymnts 27706052 Web ID: 2475215705	-30.00	1,289.91
09/30	Recurring Card Purchase 09/30 Oliver.Space Httpswww.Oliv CA Card 4077	-67.74	1,222.17
10/01	Recurring Card Purchase 10/01 Oliver.Space Httpswww.Oliv CA Card 4077	-42.61	1,179.56
10/01	Recurring Card Purchase 10/01 Sezzle ODR Ksl0 P2 888-540-1867 MN Card 4077	-31.46	1,148.10
10/01	Paypal Inst Xfer Grubhubfood Web ID: Paypalsi77	-20.37	1,127.73
10/01	Recurring Card Purchase 09/30 Lyft *Memb SEP Lyft.Com CA Card 4077	-19.99	1,107.74
10/02	Pepsico ACH PPD ID: 8816244933	744.47	1,852.21
10/02	Albert Savings W EDI Pymnts 27867807 Web ID: 1475215705	30.00	1,882.21
10/02	Card Purchase With Pin 10/02 Sharifs Market Oakland CA Card 4077	-13.66	1,868.55
10/02	Recurring Card Purchase 10/02 Quadpay* Fashion Nov Httpswww.Quad NY Card 4077	-37.50	1,831.05
10/02	Recurring Card Purchase 10/01 Cko*Patreon* Membershi 833-9728766 CA Card 4077	-20.00	1,811.05

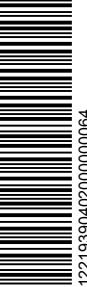


September 24, 2020 through October 23, 2020

Account Number: 000000559343048

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/05	Card Purchase 10/03 Sp * My Pride Appare Httpsmypridea NC Card 4077	-62.49	1,748.56
10/05	Card Purchase 10/05 Dave Inc Los Angeles CA Card 4077	-79.99	1,668.57
10/05	Recurring Card Purchase 10/03 Quadpay* Fashion Nov Httpswww.Quad NY Card 4077	-18.74	1,649.83
10/05	Amazon Marketpla Internet 043000094864748 Web ID: 9049016352	-12.15	1,637.68
10/06	Payment Received 10/06 Dave Inc Visa Direct CA Card 4077	75.00	1,712.68
10/06	Card Purchase 10/05 Amazon Digit*Mk5ly0J Amzn.Com/Bill WA Card 4077	-20.00	1,692.68
10/06	Albert Savings D EDI Pymnts 28091178 Web ID: 2475215705	-58.00	1,634.68
10/06	Amazon.Com Servi Internet 043000095634232 Web ID: 9049016352	-4.88	1,629.80
10/07	Card Purchase 10/07 Uber Trip Help.Uber.Com CA Card 4077	-14.62	1,615.18
10/07	Card Purchase 10/07 Amazon.Com*Mk4WY58S1 Amzn.Com/Bill WA Card 4077	-13.08	1,602.10
10/07	Payment Sent 10/07 Cash App*Lady 8774174551 CA Card 4077	-10.00	1,592.10
10/07	Paypal Inst Xfer Grubhubfood Web ID: Paypalsi77	-17.52	1,574.58
10/08	Albert Savings W EDI Pymnts 28237299 Web ID: 1475215705	58.00	1,632.58
10/08	Payment Sent 10/07 Cash App*Lady 8774174551 CA Card 4077	-5.00	1,627.58
10/08	Payment Sent 10/07 Cash App*Lady 8774174551 CA Card 4077	-5.00	1,622.58
10/08	Recurring Card Purchase 10/08 Sezzle Order P1 888-540-1867 MN Card 4077	-38.61	1,583.97
10/08	Recurring Card Purchase 10/08 Quadpay* Quadpay Any Httpswww.Quad NY Card 4077	-16.51	1,567.46
10/08	Recurring Card Purchase 10/07 Shudder-855-744-1217 Amcnetworks.C NY Card 4077	-5.99	1,561.47
10/09	Pepsico ACH PPD ID: 8816244933	808.56	2,370.03
10/09	Card Purchase 10/09 Uber Trip Help.Uber.Com CA Card 4077	-13.79	2,356.24
10/09	Payment Sent 10/08 Cash App*Terrance H 8774174551 CA Card 4077	-55.00	2,301.24
10/09	Payment Sent 10/08 Cash App*Lady 8774174551 CA Card 4077	-5.00	2,296.24
10/09	Card Purchase With Pin 10/09 Tribunenewsst2660 Oakland CA Card 4077	-26.71	2,269.53
10/09	Bridge Lending S 8665720720 PPD ID: 1026368156	-150.00	2,119.53
10/09	Evergreen Servic 8663282556 PPD ID: 1000226423	-105.00	2,014.53
10/09	Mdg USA Inc. Payment PPD ID: 1981475057	-25.56	1,988.97
10/13	Quickpay With Zelle Payment From Chiquita Magee Wfct08Zpx9Gc	100.00	2,088.97
10/13	Payment Received 10/11 Albert Instant Visa Direct CA Card 4077	25.00	2,113.97
10/13	Quickpay With Zelle Payment From Chiquita Magee Wfct08Zwckq8	20.00	2,133.97
10/13	Payment Received 10/12 Floatme Visa Direct TX Card 4077	20.00	2,153.97
10/13	Card Purchase 10/09 Grubhubpokezone 8775851085 NY Card 4077	-15.38	2,138.59
10/13	Card Purchase 10/10 Lyft *Rides 10-08 Lyft.Com CA Card 4077	-30.19	2,108.40
10/13	Card Purchase 10/09 Moneylion Instacash 888-659-8244 NY Card 4077	-107.98	2,000.42
10/13	Card Purchase 10/09 Netpay Advance 888-9423320 KS Card 4077	-75.00	1,925.42
10/13	Card Purchase 10/11 Lyft *Rides 10-09 Lyft.Com CA Card 4077	-44.17	1,881.25
10/13	Card Purchase 10/12 Porto's Bake At Home 818-846-3586 CA Card 4077	-50.96	1,830.29
10/13	Payment Sent 10/11 Cash App*Kenna Will 8774174551 CA Card 4077	-39.00	1,791.29
10/13	Card Purchase With Pin 10/12 I Love LA Los Angeles CA Card 4077	-4.80	1,786.49
10/13	ATM Withdrawal 10/12 350 20th St Oakland CA Card 4077	-40.00	1,746.49
10/13	Paypal Inst Xfer Airbnb Hm9K2DC Web ID: Paypalsi77	-122.11	1,624.38
10/13	Paypal Inst Xfer 5262328632285 Web ID: Paypalsi77	-105.00	1,519.38
10/13	MI Plus Loan Moneylion PPD ID: 8800009478	-23.25	1,496.13



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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/13	Recurring Card Purchase 10/10 Quadpay* Fashion Nov Httpswww.Quad NY Card 4077	-20.85	1,475.28
10/13	Recurring Card Purchase 10/11 Sezzle ODR 28V0 P3 888-540-1867 MN Card 4077	-20.84	1,454.44
10/13	Recurring Card Purchase 10/11 Quadpay* Fashion Nov Httpswww.Quad NY Card 4077	-18.74	1,435.70
10/13	MI Plus Membrshp Moneylion PPD ID: 8800007474	-9.99	1,425.71
10/13	Dave, Inc Debit Web ID: 1465396710	-1.00	1,424.71
10/14	Card Purchase 10/14 Lyft *Rides 10-12 Lyft.Com CA Card 4077	-38.39	1,386.32
10/14	Card Purchase 10/14 Amazon.Com*2T8Xt0Fw1 Amzn.Com/Bill WA Card 4077	-27.00	1,359.32
10/14	Albert Savings D EDI Pymnts 28350934 Web ID: 2475215705	-60.00	1,299.32
10/14	Recurring Card Purchase 10/14 Msft * E0300Ccsdy 800-6427676 WA Card 4077	-31.88	1,267.44
10/14	Recurring Card Purchase 10/13 Quadpay* Quadpay Any Httpswww.Quad NY Card 4077	-11.15	1,256.29
10/15	Card Purchase 10/14 Amzn Mktp US*2T1lu44 Amzn.Com/Bill WA Card 4077	-13.66	1,242.63
10/16	Pepsico ACH PPD ID: 8816244933	704.60	1,947.23
10/16	Payment Received 10/16 Floatme Visa Direct TX Card 4077	20.00	1,967.23
10/16	Card Purchase 10/15 Progressive Leasing 877-898-1970 UT Card 4077	-23.70	1,943.53
10/16	Payment Sent 10/15 Cash App*Lady 8774174551 CA Card 4077	-5.00	1,938.53
10/16	Card Purchase With Pin 10/16 Usps PO 05550800 1675 Oakland CA Card 4077	-20.95	1,917.58
10/16	Card Purchase With Pin 10/16 State Market Liquor Oakland CA Card 4077	-10.33	1,907.25
10/16	Recurring Card Purchase 10/16 Microsoft*Microsoft 36 Msbill.Info WA Card 4077	-6.99	1,900.26
10/19	Albert Savings W EDI Pymnts 28578559 Web ID: 1475215705	60.00	1,960.26
10/19	Empower Inc 1000075132 PPD ID: 1811879144	50.00	2,010.26
10/19	Payment Received 10/18 Albert Instant Visa Direct CA Card 4077	25.00	2,035.26
10/19	Card Purchase 10/16 Albert Instant 844-8919309 CA Card 4077	-29.99	2,005.27
10/19	Card Purchase 10/16 Floatme 956-4510365 TX Card 4077	-24.00	1,981.27
10/19	Payment Sent 10/16 Cash App* 8774174551 CA Card 4077	-30.00	1,951.27
10/19	Card Purchase 10/17 Doordash*Happy Lemon 6506819470 CA Card 4077	-24.30	1,926.97
10/19	Card Purchase 10/17 Ikes Love And Sandwich 510-3386789 CA Card 4077	-14.42	1,912.55
10/19	Card Purchase 10/18 Uber Trip Help.Uber.Com CA Card 4077	-16.62	1,895.93
10/19	Card Purchase 10/18 Uber Trip Help.Uber.Com CA Card 4077	-12.75	1,883.18
10/19	Card Purchase 10/18 Doordash*Shooting Star 6506819470 CA Card 4077	-21.72	1,861.46
10/19	Payment Sent 10/18 Cash App*Kenna Will 8774174551 CA Card 4077	-10.00	1,851.46
10/19	Payment Sent 10/18 Cash App*Kenna Will 8774174551 CA Card 4077	-4.80	1,846.66
10/19	Card Purchase 10/19 Uber Trip Help.Uber.Com CA Card 4077	-19.68	1,826.98
10/19	Sprint8006396111 Achbillpay 824971050 Web ID: 2521616695	-143.38	1,683.60
10/19	Amazon Marketpla Internet 043000096924486 Web ID: 9049016352	-20.66	1,662.94
10/19	Amazon Marketpla Internet 043000096115030 Web ID: 9049016352	-20.33	1,642.61
10/19	Recurring Card Purchase 10/19 Quadpay* Quadpay Any Httpswww.Quad NY Card 4077	-16.51	1,626.10
10/19	Recurring Card Purchase 10/19 Quadpay* Quadpay Any Httpswww.Quad NY Card 4077	-15.77	1,610.33
10/20	Card Purchase 10/19 Klover App Boost 8882938767 IL Card 4077	-2.00	1,608.33

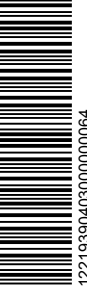


September 24, 2020 through October 23, 2020

Account Number: 000000559343048

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/20	Albert Savings D EDI Pymnts 28638779 Web ID: 2475215705	-75.00	1,533.33
10/20	Recurring Card Purchase 10/19 Quadpay* Quadpay Any Httpswww.Quad NY Card 4077	-15.89	1,517.44
10/20	Recurring Card Purchase 10/20 Quadpay* Quadpay Any Httpswww.Quad NY Card 4077	-15.78	1,501.66
10/21	Albert Savings W EDI Pymnts 28772167 Web ID: 1475215705	75.00	1,576.66
10/21	Card Purchase 10/21 Uber Trip Help.Uber.Com CA Card 4077	-19.81	1,556.85
10/22	Card Purchase 10/22 Lyft *Rides 10-20 Lyft.Com CA Card 4077	-40.73	1,516.12
10/22	Recurring Card Purchase 10/22 Sezzle ODR J3Jg P2 888-540-1867 MN Card 4077	-38.61	1,477.51
10/23	Pepsico ACH PPD ID: 8816244933	478.30	1,955.81
10/23	Payment Received 10/23 Floatme Visa Direct TX Card 4077	20.00	1,975.81
10/23	Card Purchase 10/23 Lyft *Rides 10-21 Lyft.Com CA Card 4077	-20.60	1,955.21
10/23	Card Purchase 10/23 Instacash Repayment 8887046970 NY Card 4077	-166.97	1,788.24
10/23	Card Purchase 10/23 Uber Trip Help.Uber.Com CA Card 4077	-22.92	1,765.32
10/23	Card Purchase W/Cash 10/23 Sharifs Market Oakland CA Card 4077 Purchase \$3.00 Cash Back \$140.00	-143.00	1,622.32
10/23	Bridge Lending S 8665720720 PPD ID: 1026368156	-150.00	1,472.32
10/23	Evergreen Servic 8663282556 PPD ID: 1000226423	-122.50	1,349.82
10/23	Empower Inc 1000075817 PPD ID: 1811879144	-50.00	1,299.82
10/23	Mdg USA Inc. Payment PPD ID: 1981475057	-25.56	1,274.26
Ending Balance			\$1,274.26



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 \$4,113.84. 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 \$1,107.74)
- **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 \$2,708.57)

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$.00	\$102.00
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 \$68.00



September 24, 2020 through October 23, 2020

Account Number: 000000559343048

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

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:

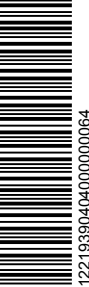
- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of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





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