



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

September 18, 2020 through October 19, 2020

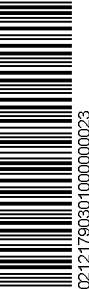
Account Number: **000000453500097**

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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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	\$11.88
Deposits and Additions	3,361.92
ATM & Debit Card Withdrawals	-1,634.29
Electronic Withdrawals	-1,635.81
Fees	-34.00
Ending Balance	\$69.70

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$11.88
09/21	Quickpay With Zelle Payment From Abril A Orozco Espinoza 10325476284	20.00	31.88
09/21	Quickpay With Zelle Payment From Abril A Orozco Espinoza 10325966969	3.00	34.88
09/21	Card Purchase 09/20 Sp * Dulcito Loco Httpsdulcito CA Card 7496	-34.65	0.23
09/23	Quickpay With Zelle Payment From Abril A Orozco Espinoza 10339786896	80.00	80.23
09/24	Credit One Bank Payment 40922687 Web ID: Web000004	-10.00	70.23
09/25	Quickpay With Zelle Payment From Abril A Orozco Espinoza 10348497979	17.00	87.23
09/25	Card Purchase 09/24 Amazon.Com*M404M2Qy2 Amzn.Com/Bill WA Card 7496	-8.40	78.83
09/25	Comenity Pay Jt Web Pymt P20268788573304 Web ID: 1133163498	-40.00	38.83
09/25	Comenity Pay Ur Web Pymt P20268409402177 Web ID: 1133163498	-29.00	9.83
09/25	Recurring Card Purchase 09/24 Paypal *Netflix.Com 402-935-7733 CA Card 7496	-8.99	0.84
09/28	Quickpay With Zelle Payment From Abril A Orozco Espinoza 10362739289	19.70	20.54
09/28	Quickpay With Zelle Payment From Abril A Orozco Espinoza 10355152600	1.00	21.54
09/28	Card Purchase 09/28 Amzn Mktp US*M47Ze5U Amzn.Com/Bill WA Card 7496	-19.70	1.84
10/01	Recurring Card Purchase 10/01 Apple.Com/Bill 408-974-1010 CA Card 7496	-9.99	-8.15
10/01	Insufficient Funds Fee For A \$9.99 Recurring Card Purchase - Details: 1001Apple.Com/Bill 408-974-1010 CA 04833160109527496 00566	-34.00	-42.15
10/02	SSA Treas 310 Xxsoc Sec PPD ID: 9031736039	1,166.00	1,123.85
10/02	Payment Received 10/02 Curo Financial Visa Direct KS Card 7496	255.00	1,378.85
10/02	10/02 Online Transfer To Chk ...5790 Transaction#: 10391543104	-200.00	1,178.85
10/02	Quickpay With Zelle Payment To Abril Orozco Babe 10391714225	-20.00	1,158.85
10/02	Card Purchase 10/02 Advance America Spartanburg CA Card 7496	-300.00	858.85
10/02	Ace Cash Express Loanpaymnt PPD ID: 2752142963	-297.55	561.30
10/02	Mdg USA Inc. Payment PPD ID: 1981475057	-100.00	461.30
10/02	Recurring Card Purchase 09/30 Boxycharm* Premium Www.Boxycharm FL Card 7496	-38.33	422.97
10/02	Mdg USA Inc. Payment PPD ID: 1981475057	-30.31	392.66
10/02	Mdg USA Inc. Payment PPD ID: 1981475057	-30.31	362.35
10/02	Recurring Card Purchase 10/02 Amazon Prime*Mk00O8L Amzn.Com/Bill WA Card 7496	-6.56	355.79
10/05	Online Transfer From Chk ...5885 Transaction#: 10399918810	500.00	855.79
10/05	Payment Received 10/03 Advance America Visa Direct SC Card 7496	255.00	1,110.79
10/05	Card Purchase 10/02 Speedy Cash 888-3331360 KS Card 7496	-300.00	810.79
10/05	Card Purchase 10/03 Lendup 855-253-6387 CA Card 7496	-299.88	510.91
10/05	Card Purchase 10/03 Walmart.Com Ay 800-966-6546 AR Card 7496	-37.35	473.56
10/05	10/03 Online Transfer To Chk ...5885 Transaction#: 10399901780	-300.00	173.56
10/05	Card Purchase 10/03 Dave Inc Los Angeles CA Card 7496	-1.00	172.56



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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/05	Card Purchase 10/03 Amazon.Com*Mk29O0Js2 Amzn.Com/Bill WA Card 7496	-43.68	128.88
10/05	Card Purchase 10/03 Amzn Mktp US*Mk0Ly8J Amzn.Com/Bill WA Card 7496	-7.11	121.77
10/05	Quickpay With Zelle Payment To Abril Orozco Babe 10403445789	-50.00	71.77
10/05	Recurring Card Purchase 10/03 Apple.Com/Bill 866-712-7753 CA Card 7496	-0.99	70.78
10/06	Online Transfer From Chk ...5885 Transaction#: 10418022242	195.00	265.78
10/06	Online Transfer From Chk ...5885 Transaction#: 10418028561	85.00	350.78
10/06	Payment Received 10/06 Dave Inc Visa Direct CA Card 7496	75.00	425.78
10/06	Online Transfer From Chk ...5790 Transaction#: 10417954707	40.00	465.78
10/06	Online Transfer From Chk ...5790 Transaction#: 10418030774	5.00	470.78
10/06	Online Transfer From Chk ...5790 Transaction#: 10418860563	1.00	471.78
10/06	10/06 Online Transfer To Chk ...5885 Transaction#: 10415167413	-45.00	426.78
10/06	10/06 Online Transfer To Chk ...5885 Transaction#: 10415474965	-80.00	346.78
10/06	Credit One Bank Payment 40922687 Web ID: Web000004	-45.00	301.78
10/06	Recurring Card Purchase 10/06 Paypal *Wwenetwork 402-935-7733 CT Card 7496	-9.99	291.79
10/07	Online Transfer From Chk ...5790 Transaction#: 10420902043	10.00	301.79
10/07	Card Purchase 10/06 Amzn Mktp US*Mk20M3H Amzn.Com/Bill WA Card 7496	-5.46	296.33
10/07	Card Purchase 10/07 Sprint Wireless 800-639-6111 KS Card 7496	-283.28	13.05
10/08	Ace Cash Express Loanpaymnt PPD ID: 2752142963	255.00	268.05
10/08	Quickpay With Zelle Payment From Benny Licon 10427805255	90.00	358.05
10/08	Card Purchase 10/06 985 Mail Order Pharmac 5624616070 CA Card 7496	-2.60	355.45
10/08	Card Purchase 10/07 Amazon.Com*Mk7Oe3X52 Amzn.Com/Bill WA Card 7496	-94.35	261.10
10/08	10/08 Online Transfer To Chk ...5885 Transaction#: 10426773545	-100.00	161.10
10/08	10/08 Online Transfer To Chk ...5885 Transaction#: 10428987834	-100.00	61.10
10/09	Online Transfer From Chk ...5790 Transaction#: 10437423825	23.00	84.10
10/09	Card Purchase 10/07 985 Mail Order Pharmac 5624616070 CA Card 7496	-1.30	82.80
10/09	Quickpay With Zelle Payment To Abril Orozco Babe 10435673456	-30.00	52.80
10/09	Recurring Card Purchase 10/08 Apple.Com/Bill 866-712-7753 CA Card 7496	-9.99	42.81
10/13	Online Transfer From Chk ...5790 Transaction#: 10455220455	20.00	62.81
10/13	Online Transfer From Chk ...5790 Transaction#: 10455232829	9.00	71.81
10/13	Card Purchase 10/08 Mcdonald's F1482 Carson CA Card 7496	-15.53	56.28
10/13	Card Purchase 10/09 Carls Jr 1100625 Carson CA Card 7496	-25.82	30.46
10/14	Online Transfer From Chk ...5885 Transaction#: 10458723177	100.00	130.46
10/14	Card Purchase 10/14 Starbucks 800-782-728 800-782-7282 WA Card 7496	-20.00	110.46
10/14	Card Purchase 10/14 Starbucks 800-782-728 800-782-7282 WA Card 7496	-10.00	100.46
10/14	Comenity Pay Jt Web Pymt P20285791413241 Web ID: 1133163498	-46.64	53.82
10/14	Comenity Pay Ur Web Pymt P20285413854441 Web ID: 1133163498	-40.00	13.82
10/15	Online Transfer From Chk ...5885 Transaction#: 10466039900	20.00	33.82
10/16	Online Transfer From Chk ...5885 Transaction#: 10477617287	20.00	53.82
10/19	Online Transfer From Chk ...5885 Transaction#: 10486984557	62.00	115.82
10/19	Online Transfer From Chk ...5885 Transaction#: 10488892109	20.00	135.82
10/19	Quickpay With Zelle Payment From Abril A Orozco Espinoza 10478404252	14.22	150.04
10/19	Offer: Starbucks (Card Reload)	1.00	151.04
10/19	Card Purchase 10/17 Paypal *Ebay US 402-935-7733 CA Card 7496	-5.37	145.67
10/19	Card Purchase 10/17 Paypal *Ebay US 402-935-7733 CA Card 7496	-1.42	144.25





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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/19	Card Purchase 10/17 Paypal *Chinatera Eba 402-935-7733 CA Card 7496	-1.82	142.43
10/19	10/17 Online Transfer To Chk ...5885 Transaction#: 10478408214	-20.00	122.43
10/19	Card Purchase 10/17 Paypal *Elyrly Ebay E 402-935-7733 CA Card 7496	-3.27	119.16
10/19	Card Purchase 10/18 Panda Express 1698 Wildomar CA Card 7496	-27.46	91.70
10/19	10/19 Online Transfer To Chk ...5885 Transaction#: 10487018362	-22.00	69.70
Ending Balance			\$69.70

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 \$2,006.00. 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 -\$42.15)
- **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 \$64.97)

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$34.00	\$986.00
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

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:

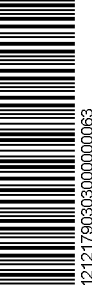
- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of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