



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

September 25, 2020 through October 26, 2020

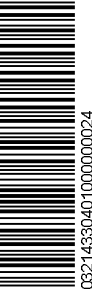
Account Number: **000000592716176**

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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BRIAN W LANGE
 875 CINNABAR ST APT 3305
 SAN JOSE CA 95126-2786



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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.



September 25, 2020 through October 26, 2020

Account Number: 00000592716176

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$181.21
Deposits and Additions	9,061.92
Checks Paid	-1,593.00
ATM & Debit Card Withdrawals	-5,915.03
Electronic Withdrawals	-1,519.11
Fees	-6.32
Ending Balance	\$209.67

Your account ending in 2753 is linked to this account for overdraft protection.

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
107 ^	10/07	\$1,593.00
Total Checks Paid		\$1,593.00

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

^ An image of this check may be available for you to view on Chase.com.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$181.21
09/25	Card Purchase Return 09/24 Level Bank Plus Dues Httpslevelban CA Card 1636	5.00	186.21
09/25	Payment Received 09/25 Paypal*Lange Brian San Jose CA Card 1636	198.00	384.21
09/28	Card Purchase 09/25 Lyft *Ride Thu 9Pm Lyft.Com CA Card 1636	-23.94	360.27
09/28	Card Purchase 09/24 The Office San Jose CA Card 1636	-118.00	242.27
09/28	Card Purchase 09/25 Lyft *Ride Thu 11Pm Lyft.Com CA Card 1636	-16.18	226.09
09/28	Card Purchase 09/26 Draftkings, Inc 1 877-659-6066 MA Card 1636	-20.00	206.09
09/28	Card Purchase 09/26 Lyft *Ride Fri 10Pm Lyft.Com CA Card 1636	-12.55	193.54
09/28	Card Purchase 09/27 Ami Entertainment Net 616-243-3633 MI Card 1636	-20.00	173.54
09/28	Recurring Card Purchase 09/26 Roku For Espn 816-2728107 De Card 1636	-64.99	108.55
09/29	Payment Received 09/29 Cash App*Cash Out Visa Direct CA Card 1636	24.62	133.17
09/29	Online Transfer From Sav ...2753 Transaction#: 10370209588	8.00	141.17
09/29	Card Purchase 09/26 Sqd*After-Fx.Net Kenmore Card 1636 Au Dollar 180.32 X 0.7076863 (Exchg Rte)	-127.61	13.56
09/29	Foreign Exch Rt ADJ Fee 09/26 Sqd*After-Fx.Net Kenmore Card 1636	-3.82	9.74
09/30	Payment Received 09/30 Paypal*Lange Brian San Jose CA Card 1636	2,859.00	2,868.74
09/30	Gigamon, Inc. Direct Dep PPD ID: 9111111101	2,169.77	5,038.51
09/30	Card Purchase 09/28 OH7024207553 702-420-7553 CA Card 1636	-12.74	5,025.77
09/30	Payment Sent 09/30 Cash App*Jennifer G 8774174551 CA Card 1636	-25.00	5,000.77
10/01	Card Purchase Return 09/29 OH7024207553 Rcho Sta Marg CA Card 1636	12.74	5,013.51
10/01	Card Purchase 10/01 1-800-Flowers.Com,Inc 800-468-1141 NY Card 1636	-71.58	4,941.93

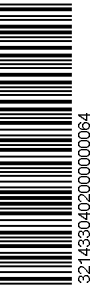


September 25, 2020 through October 26, 2020

Account Number: 000000592716176

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/01	Card Purchase 09/30 Cvs/Pharmacy #02294 800-746-7287 CA Card 1636	-16.65	4,925.28
10/01	Payment Sent 09/30 Cash App*Enrique AR 8774174551 CA Card 1636	-220.00	4,705.28
10/01	Payment Sent 09/30 Venmo* Visa Direct NY Card 1636	-100.00	4,605.28
10/01	Card Purchase 10/01 Bariatric Advantage U 949-366-0818 CA Card 1636	-142.34	4,462.94
10/01	Card Purchase 10/01 Fitlife Brands 186-668-8767 NE Card 1636	-24.99	4,437.95
10/01	Card Purchase 10/01 Prime Video*Mk23U1Fz2 888-802-3080 WA Card 1636	-7.99	4,429.96
10/01	Card Purchase 10/01 Prime Video*Mk51D23V1 888-802-3080 WA Card 1636	-7.99	4,421.97
10/01	Card Purchase 10/01 Prime Video*Mk61p4Fz2 888-802-3080 WA Card 1636	-9.99	4,411.98
10/01	Card Purchase 10/01 Prime Video*Mk3ZI0J11 888-802-3080 WA Card 1636	-14.99	4,396.99
10/01	Online Transfer To Sav ...2753 Transaction#: 10214036220	-25.00	4,371.99
10/01	Possible Finance Payment 0752F11C651F4C7 Web ID: 1823273909	-294.11	4,077.88
10/01	Sigma_Wlo 8772865954 PPD ID: 1203699395	-289.00	3,788.88
10/01	Brigit.Com Membership PPD ID: 1823136030	-9.99	3,778.89
10/02	Card Purchase 10/01 Vit*Vitamin Shoppe.CO 800-223-1216 NJ Card 1636	-39.75	3,739.14
10/02	Card Purchase 10/01 Psycho Pharma 818-8236038 CA Card 1636	-36.97	3,702.17
10/02	Card Purchase 10/02 Vit*Vitamin Shoppe.CO 800-223-1216 NJ Card 1636	-23.46	3,678.71
10/02	Paypal Inst Xfer Mparsons Web ID: Paypalsi77	-200.00	3,478.71
10/02	Paypal Inst Xfer Micaster9 Web ID: Paypalsi77	-135.00	3,343.71
10/02	Paypal Inst Xfer Micaster9 Web ID: Paypalsi77	-135.00	3,208.71
10/02	Paypal Inst Xfer Anthonyybar Web ID: Paypalsi77	-100.00	3,108.71
10/05	Payment Received 10/05 Possible Finance Dallas TX Card 1636	250.00	3,358.71
10/05	Card Purchase 10/03 Apple.Com/Bill 866-712-7753 CA Card 1636	-11.99	3,346.72
10/05	Card Purchase 10/03 Paesano Ristorante San Jose CA Card 1636	-257.75	3,088.97
10/05	Card Purchase With Pin 10/03 Beverages & Mor Santa Clara CA Card 1636	-84.56	3,004.41
10/05	Card Purchase With Pin 10/03 Beverages & Mor Santa Clara CA Card 1636	-54.49	2,949.92
10/05	Card Purchase 10/03 Jack IN The Box 0439 San Jose CA Card 1636	-16.56	2,933.36
10/05	Card Purchase With Pin 10/03 Shell Service Station San Jose CA Card 1636	-38.56	2,894.80
10/05	Card Purchase 10/03 Lyft *Ride Sat 5Pm Lyft.Com CA Card 1636	-54.53	2,840.27
10/05	Card Purchase 10/04 Lyft *Ride Sat 11Pm Lyft.Com CA Card 1636	-57.14	2,783.13
10/05	Card Purchase 10/05 Ami Entertainment Net 616-243-3633 MI Card 1636	-20.00	2,763.13
10/05	Card Purchase 10/05 Lyft *Ride Sun 4Pm Lyft.Com CA Card 1636	-22.67	2,740.46
10/05	Card Purchase 10/04 Paesano Ristorante San Jose CA Card 1636	-81.24	2,659.22
10/05	Card Purchase 10/05 Uber Trip Help.Uber.Com CA Card 1636	-19.25	2,639.97
10/05	ATM Withdrawal 10/04 595 Coleman Ave San Jose CA Card 1636	-240.00	2,399.97
10/05	Card Purchase 10/05 Lyft *Ride Sun 7Pm Lyft.Com CA Card 1636	-10.90	2,389.07
10/06	Online Transfer From Sav ...2753 Transaction#: 10417844189	25.00	2,414.07
10/06	Online Transfer From Sav ...2753 Transaction#: 10417841654	0.25	2,414.32
10/06	Card Purchase 10/04 The Office San Jose CA Card 1636	-209.00	2,205.32
10/06	Card Purchase 10/05 Lyft *Ride Sun 11Pm Lyft.Com CA Card 1636	-11.62	2,193.70
10/06	Card Purchase 10/05 Apple.Com/Bill 866-712-7753 CA Card 1636	-30.56	2,163.14
10/06	Card Purchase 10/06 Amzn Mktp US*Mk5Nx6A Amzn.Com/Bill WA Card 1636	-48.26	2,114.88



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September 25, 2020 through October 26, 2020

Account Number: **00000592716176****TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/06	Card Purchase 10/06 Amzn Mktp US*Mk8Br60 Amzn.Com/Bill WA Card 1636	-23.94	2,090.94
10/06	Card Purchase 10/05 Csj Smart Meters 4087941090 CA Card 1636	-4.00	2,086.94
10/06	Card Purchase 10/05 Paesano Ristorante San Jose CA Card 1636	-79.05	2,007.89
10/06	Card Purchase 10/06 Lyft *Ride Mon 6Pm Lyft.Com CA Card 1636	-9.65	1,998.24
10/06	Card Purchase 10/05 Sq *El Huitlacoche Santa Clara CA Card 1636	-25.50	1,972.74
10/06	Non-Chase ATM Withdraw 10/05 803 Lincoln Ave San Jose CA Card 1636	-162.99	1,809.75
10/06	Recurring Card Purchase 10/05 Apple.Com/Bill 866-712-7753 CA Card 1636	-24.99	1,784.76
10/06	Non-Chase ATM Fee-With	-2.50	1,782.26
10/07	ATM Cash Deposit 10/07 595 Coleman Ave San Jose CA Card 1636	102.00	1,884.26
10/07	Card Purchase 10/06 Amazon.Com*Mk9Hn81H2 Amzn.Com/Bill WA Card 1636	-21.84	1,862.42
10/07	Card Purchase 10/06 Willow Den Public House San Jose CA Card 1636	-56.00	1,806.42
10/07	Card Purchase 10/06 Lyft *Ride Mon 8Pm Lyft.Com CA Card 1636	-14.89	1,791.53
10/07	Card Purchase 10/06 Lyft *Ride Mon 8Pm Lyft.Com CA Card 1636	-16.71	1,774.82
10/07	Card Purchase 10/06 Willow Den Public House San Jose CA Card 1636	-97.45	1,677.37
10/07	Card Purchase 10/07 Amazon.Com*Mk7L568Z1 Amzn.Com/Bill WA Card 1636	-14.74	1,662.63
10/07	Card Purchase 10/07 Amazon.Com*Mk43S0Gt2 Amzn.Com/Bill WA Card 1636	-11.98	1,650.65
10/07	Check # 107	-1,593.00	57.65
10/09	Card Purchase 10/07 The Citi Mini Market San Jose CA Card 1636	-16.63	41.02
10/09	Card Purchase 10/09 Prime Video*Mk03V2Xc0 888-802-3080 WA Card 1636	-2.99	38.03
10/13	Card Purchase 10/10 Bevmo Ecommerce 998 877-772-3866 CA Card 1636	-20.75	17.28
10/13	Card Purchase 10/09 Taco Bell 30790 San Jose CA Card 1636	-8.70	8.58
10/14	Card Purchase 10/13 Prime Video*2T5V13CO1 888-802-3080 WA Card 1636	-4.99	3.59
10/15	Gigamon, Inc. Direct Dep PPD ID: 9111111101	2,219.79	2,223.38
10/15	Card Purchase 10/15 Teepublic 844-233-5033 NY Card 1636	-213.03	2,010.35
10/15	Card Purchase With Pin 10/15 Beverages & Mor Sunnyvale CA Card 1636	-48.27	1,962.08
10/15	ATM Withdrawal 10/15 1234 W El Camino Real Sunnyvale CA Card 1636	-500.00	1,462.08
10/15	Card Purchase With Pin 10/15 Cvs/Pharmacy #02 02294 San Jose CA Card 1636	-4.05	1,458.03
10/15	Card Purchase With Pin 10/15 Cvs/Pharmacy #02 02294 San Jose CA Card 1636	-9.77	1,448.26
10/16	Card Purchase 10/15 Paypal *Happyxmascr 402-935-7733 CA Card 1636	-33.55	1,414.71
10/16	Card Purchase 10/15 Appliance Warehouse 972-4169511 TX Card 1636	-38.29	1,376.42
10/16	Card Purchase 10/15 Vit*Vitamin Shoppe.CO 800-223-1216 NJ Card 1636	-22.83	1,353.59
10/16	Card Purchase 10/15 Sp * Rootology Store.Rootolo OH Card 1636	-46.33	1,307.26
10/16	Card Purchase 10/15 Csj Smart Meters 4087941090 CA Card 1636	-4.00	1,303.26
10/16	Card Purchase 10/16 Lyft *Ride Thu 7Pm Lyft.Com CA Card 1636	-10.90	1,292.36
10/16	Card Purchase 10/16 Lyft *Ride Thu 7Pm Lyft.Com CA Card 1636	-13.74	1,278.62
10/16	Card Purchase 10/16 Ami Entertainment Net 616-243-3633 MI Card 1636	-20.00	1,258.62
10/16	Payment Sent 10/16 Venmo* Visa Direct NY Card 1636	-100.00	1,158.62
10/19	Payment Received 10/19 Cash App*Cash Out Visa Direct CA Card 1636	132.98	1,291.60



September 25, 2020 through October 26, 2020

Account Number: 00000592716176

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/19	Card Purchase 10/15 Chick-Fil-A #02772 Sunnyvale CA Card 1636	-4.09	1,287.51
10/19	Card Purchase 10/16 Possible Finance 206-202-5115 WA Card 1636	-294.11	993.40
10/19	Card Purchase 10/15 Apple.Com/Bill 866-712-7753 CA Card 1636	-18.27	975.13
10/19	Card Purchase 10/16 Lyft *Ride Thu 9Pm Lyft.Com CA Card 1636	-14.36	960.77
10/19	Card Purchase 10/16 Apple.Com/Bill 866-712-7753 CA Card 1636	-32.84	927.93
10/19	Card Purchase 10/16 Csj Smart Meters 4087941090 CA Card 1636	-4.00	923.93
10/19	Card Purchase 10/16 Paesano Ristorante San Jose CA Card 1636	-103.68	820.25
10/19	Card Purchase 10/17 Lyft *Ride Fri 6Pm Lyft.Com CA Card 1636	-10.11	810.14
10/19	ATM Withdrawal 10/16 595 Coleman Ave San Jose CA Card 1636	-180.00	630.14
10/19	Card Purchase 10/17 Lyft *Ride Fri 10Pm Lyft.Com CA Card 1636	-18.97	611.17
10/19	Card Purchase 10/17 Tst* Poor House Bistro San Jose CA Card 1636	-43.70	567.47
10/19	Card Purchase 10/18 Ami Entertainment Net 616-243-3633 MI Card 1636	-20.00	547.47
10/19	Card Purchase 10/18 Ami Entertainment Net 616-243-3633 MI Card 1636	-10.00	537.47
10/19	Card Purchase 10/18 Ami Entertainment Net 616-243-3633 MI Card 1636	-10.00	527.47
10/19	Card Purchase 10/18 Lyft *Ride Sat 8Pm Lyft.Com CA Card 1636	-11.85	515.62
10/19	Card Purchase 10/17 Paesano Ristorante San Jose CA Card 1636	-69.10	446.52
10/19	Card Purchase 10/18 Lyft *Ride Sat 9Pm Lyft.Com CA Card 1636	-10.87	435.65
10/19	Card Purchase 10/18 Ami Entertainment Net 616-243-3633 MI Card 1636	-10.00	425.65
10/19	Card Purchase 10/18 Ami Entertainment Net 616-243-3633 MI Card 1636	-5.00	420.65
10/19	Card Purchase 10/18 Ami Entertainment Net 616-243-3633 MI Card 1636	-5.00	415.65
10/19	Card Purchase 10/19 Ami Entertainment Net 616-243-3633 MI Card 1636	-5.00	410.65
10/19	Card Purchase 10/19 Ami Entertainment Net 616-243-3633 MI Card 1636	-5.00	405.65
10/19	Card Purchase 10/18 Amatos Cheesesteaks San Jose CA Card 1636	-25.02	380.63
10/19	Paypal Inst Xfer Micaster9 Web ID: Paypalsi77	-200.00	180.63
10/20	Payment Received 10/20 Possible Finance Dallas TX Card 1636	250.00	430.63
10/20	Payment Received 10/20 Cash App*Cash Out Visa Direct CA Card 1636	162.52	593.15
10/20	Card Purchase 10/18 The Office San Jose CA Card 1636	-43.00	550.15
10/20	Card Purchase 10/19 Prime Video*2T8Za9Ap0 888-802-3080 WA Card 1636	-14.99	535.16
10/21	Card Purchase 10/20 Apple.Com/Bill 866-712-7753 CA Card 1636	-14.19	520.97
10/21	Card Purchase 10/20 Csj Smart Meters 4087941090 CA Card 1636	-4.00	516.97
10/21	Card Purchase 10/20 Paesano Ristorante San Jose CA Card 1636	-125.97	391.00
10/21	Sprint8006396111 Achbillpay PPD ID: 2521616695	-81.01	309.99
10/21	Att Payment PPD ID: 9864031004	-50.00	259.99
10/22	Payment Received 10/22 Paypal*Lange Brian San Jose CA Card 1636	297.00	556.99
10/23	Card Purchase 10/22 Csj Smart Meters 4087941090 CA Card 1636	-4.00	552.99
10/23	Card Purchase 10/22 Paesano Ristorante San Jose CA Card 1636	-125.97	427.02
10/23	Card Purchase 10/23 Lyft *Ride Thu 6Pm Lyft.Com CA Card 1636	-11.93	415.09
10/26	Payment Received 10/24 Cash App*Cash Out Visa Direct CA Card 1636	197.00	612.09
10/26	Payment Received 10/25 Paypal*Lange Brian San Jose CA Card 1636	99.00	711.09
10/26	Payment Received 10/26 Cash App*Cash Out Visa Direct CA Card 1636	49.25	760.34
10/26	Card Purchase 10/22 Tiki Pete San Jose CA Card 1636	-63.74	696.60



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TRANSACTION DETAIL *(continued)*

DATE	DESCRIPTION	AMOUNT	BALANCE
10/26	Card Purchase 10/22 The Office San Jose CA Card 1636	-35.00	661.60
10/26	Card Purchase 10/23 Lyft *Ride Thu 7Pm Lyft.Com CA Card 1636	-14.03	647.57
10/26	Card Purchase 10/23 Lyft *Ride Thu 9Pm Lyft.Com CA Card 1636	-14.48	633.09
10/26	Card Purchase 10/24 Tst* Poor House Bistro San Jose CA Card 1636	-32.14	600.95
10/26	Card Purchase 10/24 Tst* Poor House Bistro San Jose CA Card 1636	-46.99	553.96
10/26	Card Purchase 10/24 Tst* Poor House Bistro San Jose CA Card 1636	-49.16	504.80
10/26	Card Purchase 10/24 Tst* Poor House Bistro San Jose CA Card 1636	-39.33	465.47
10/26	Card Purchase 10/24 Tst* Poor House Bistro San Jose CA Card 1636	-46.99	418.48
10/26	Card Purchase 10/25 Ami Entertainment Net 616-243-3633 MI Card 1636	-20.00	398.48
10/26	Card Purchase 10/24 The Office San Jose CA Card 1636	-42.00	356.48
10/26	Card Purchase 10/24 Amatos Cheesesteaks San Jose CA Card 1636	-13.87	342.61
10/26	Card Purchase 10/25 Lyft *Ride Sat 5Pm Lyft.Com CA Card 1636	-14.56	328.05
10/26	Card Purchase 10/25 Paesano Ristorante San Jose CA Card 1636	-118.38	209.67
Ending Balance			\$209.67

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 \$9,156.43. 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 \$3.59)
- **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 \$997.97)

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



September 25, 2020 through October 26, 2020

Account Number: **000000592716176**

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:

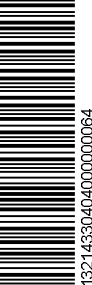
- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of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





September 25, 2020 through October 26, 2020

Account Number: **00000592716176**

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