



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

September 22, 2020 through October 21, 2020

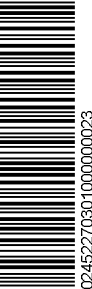
Account Number: **000000566946585**

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 COLLINS
 1277 E SAN BERNARDINO AVE
 S LAKE TAHOE CA 96150-5294



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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	\$11,048.55
Deposits and Additions	6,902.54
ATM & Debit Card Withdrawals	-11,641.90
Electronic Withdrawals	-5,137.37
Ending Balance	\$1,171.82



September 22, 2020 through October 21, 2020

Account Number: **000000566946585**

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$11,048.55
09/22	Awl8778607171 Debit PPD ID: 9000009014	-541.46	10,507.09
09/23	09/22 Payment To Chase Card Ending IN 2948	-500.00	10,007.09
09/23	Card Purchase With Pin 09/23 7-Eleven Reno NV Card 4300	-5.77	10,001.32
09/24	ATM Withdrawal 09/24 3620 Lake Tahoe Blvd South Lake Ta CA Card 4300	-3,000.00	7,001.32
09/25	Venmo Cashout PPD ID: 5264681992	60.00	7,061.32
09/25	Card Purchase With Pin 09/24 Express Fuel Shingle Sprin CA Card 4300	-8.92	7,052.40
09/25	Card Purchase With Pin 09/25 Arco#83670Calvi Elk Grove CA Card 4300	-40.35	7,012.05
09/25	Card Purchase 09/25 Chevron 0204339 Reno NV Card 4300	-1.99	7,010.06
09/25	09/25 Payment To Chase Card Ending IN 2948	-442.93	6,567.13
09/25	Card Purchase With Pin 09/25 Radc Ente 1020 Emera South Lake Ta CA Card 4300	-10.54	6,556.59
09/28	Venmo Cashout PPD ID: 5264681992	60.00	6,616.59
09/28	Card Purchase 09/25 Shell Oil 57444447700 Truckee CA Card 4300	-15.84	6,600.75
09/28	Card Purchase 09/28 USA*Vend At Air Serv South Lake Ta CA Card 4300	-1.75	6,599.00
09/28	Best Buy Payment 110231996474385 Web ID: Citictp	-1,768.90	4,830.10
09/28	Venmo Payment 4503560826 Web ID: 3264681992	-400.00	4,430.10
09/30	Venmo Cashout PPD ID: 5264681992	60.00	4,490.10
09/30	Card Purchase 09/30 Playstation Network 800-345-7669 CA Card 4300	-59.99	4,430.11
09/30	ATM Withdrawal 09/30 10390 N Mccarran Blvd Reno NV Card 4300	-3,000.00	1,430.11
10/01	Bank of America Fndtrnsfr Collins,Brian,E Web ID: 2941721694	282.27	1,712.38
10/01	09/30 Payment To Chase Card Ending IN 2948	-111.45	1,600.93
10/02	Card Purchase 10/02 Playstation Network 800-345-7669 CA Card 4300	-59.99	1,540.94
10/02	Card Purchase 10/02 Playstation Network 800-345-7669 CA Card 4300	-69.98	1,470.96
10/05	Card Purchase 10/03 Menegons Ace Hdwe South Lake Ta CA Card 4300	-26.93	1,444.03
10/05	Card Purchase 10/04 Apple.Com/Bill 866-712-7753 CA Card 4300	-17.98	1,426.05
10/05	Card Purchase 10/05 Playstationnetwork 650-2956540 CA Card 4300	-9.99	1,416.06
10/05	Card Purchase With Pin 10/05 Safeway #1824 South Lake Ta CA Card 4300	-19.56	1,396.50
10/05	Card Purchase With Pin 10/05 7-Eleven South Lake Ta CA Card 4300	-3.20	1,393.30
10/06	ATM Cash Deposit 10/06 1598 Arden Way Sacramento CA Card 4300	475.00	1,868.30
10/06	Card Purchase 10/05 Fd *CA Dmv 538 South Lake Ta CA Card 4300	-401.00	1,467.30
10/06	Card Purchase 10/05 Fd *CA Dmv 538 *Svc 800-777-0133 CA Card 4300	-9.23	1,458.07
10/06	Card Purchase 10/05 Taco Bell 036120 South Lake Ta CA Card 4300	-12.79	1,445.28
10/06	Card Purchase 10/05 Pet Supermarket #201 S. Lake Tahoe CA Card 4300	-23.68	1,421.60
10/06	Card Purchase With Pin 10/05 7-Eleven Reno NV Card 4300	-3.78	1,417.82
10/07	Card Purchase With Pin 10/06 7-Eleven Sacramento CA Card 4300	-6.49	1,411.33
10/07	Card Purchase With Pin 10/06 Safeway #1618 Cameron Park CA Card 4300	-2.99	1,408.34
10/07	Card Purchase With Pin 10/07 Safeway #1618 Cameron Park CA Card 4300	-1.35	1,406.99
10/07	Card Purchase With Pin 10/07 Cameron Park 76 Cameron Park CA Card 4300	-2.59	1,404.40
10/08	Bank of America Fndtrnsfr Collins,Brian,E Web ID: 2941721694	300.00	1,704.40
10/08	Venmo Cashout PPD ID: 5264681992	190.00	1,894.40

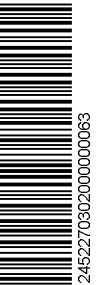


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Account Number: 000000566946585

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/08	Card Purchase 10/07 Playstationnetwork 650-2956540 CA Card 4300	-9.99	1,884.41
10/08	Card Purchase 10/08 Chevron 0209216 Folsom CA Card 4300	-43.31	1,841.10
10/08	Card Purchase With Pin 10/08 7-Eleven Folsom CA Card 4300	-20.41	1,820.69
10/08	Card Purchase With Pin 10/08 7-Eleven Folsom CA Card 4300	-1.08	1,819.61
10/09	Card Purchase With Pin 10/09 Safeway #1824 South Lake Ta CA Card 4300	-20.31	1,799.30
10/09	Recurring Card Purchase 10/09 Apple.Com/Bill 866-712-7753 CA Card 4300	-14.99	1,784.31
10/13	ATM Cash Deposit 10/12 10390 N Mccarran Blvd Reno NV Card 4300	580.00	2,364.31
10/13	ATM Cash Deposit 10/12 10390 N Mccarran Blvd Reno NV Card 4300	450.00	2,814.31
10/13	ATM Cash Deposit 10/12 10390 N Mccarran Blvd Reno NV Card 4300	360.00	3,174.31
10/13	ATM Cash Deposit 10/12 10390 N Mccarran Blvd Reno NV Card 4300	350.00	3,524.31
10/13	ATM Cash Deposit 10/12 10390 N Mccarran Blvd Reno NV Card 4300	85.00	3,609.31
10/13	Bank of America Fndtrnsfr Collins,Brian,E Web ID: 2941721694	296.00	3,905.31
10/13	10/10 Payment To Chase Card Ending IN 2948	-153.00	3,752.31
10/13	Card Purchase With Pin 10/12 7-Eleven Reno NV Card 4300	-9.70	3,742.61
10/13	ATM Withdrawal 10/13 10390 N Mccarran Blvd Reno NV Card 4300	-3,000.00	742.61
10/13	Card Purchase With Pin 10/13 Royal Market Reno NV Card 4300	-11.26	731.35
10/13	Card Purchase With Pin 10/13 Royal Market Reno NV Card 4300	-4.58	726.77
10/13	Card Purchase With Pin 10/13 Guitar Center #133 Reno NV Card 4300	-21.64	705.13
10/13	Usaa P&C Payment 46927102 Tel ID: Usaa-Pcbp	-69.56	635.57
10/14	ATM Cash Deposit 10/14 1331 Florin Rd Sacramento CA Card 4300	790.00	1,425.57
10/14	Card Purchase Return 10/13 Best Buy 00001289 Reno NV Card 4300	108.27	1,533.84
10/14	Card Purchase 10/13 Petsmart # 1342 Reno NV Card 4300	-8.31	1,525.53
10/14	Card Purchase With Pin 10/13 Safeway #1824 South Lake Ta CA Card 4300	-11.59	1,513.94
10/14	Upstart Network Upst Loans 6043441 Web ID: 364400066S	-563.88	950.06
10/14	Prog Direct Ins Ins Prem Pol 942789238 Tel ID: 9409348146	-74.36	875.70
10/15	Card Purchase 10/15 Sierra Pizza South Lake Ta CA Card 4300	-11.43	864.27
10/15	Card Purchase 10/14 Lake Tahoe Oil Company Zephyr Cove NV Card 4300	-7.01	857.26
10/15	Card Purchase 10/15 Chevron 0204339 Reno NV Card 4300	-71.37	785.89
10/15	Card Purchase 10/15 Chevron 0204339 Reno NV Card 4300	-4.88	781.01
10/16	Card Purchase With Pin 10/16 Tahoe Big Cloudz S Lake Tahoe CA Card 4300	-21.54	759.47
10/19	ATM Cash Deposit 10/19 3620 Lake Tahoe Blvd South Lake Ta CA Card 4300	2,128.00	2,887.47
10/19	Bank of America Fndtrnsfr Collins,Brian,E Web ID: 2941721694	300.00	3,187.47
10/19	Venmo Cashout PPD ID: 5264681992	28.00	3,215.47
10/19	10/18 Payment To Chase Card Ending IN 2948	-430.99	2,784.48
10/19	Card Purchase 10/18 Chevron 0356637 Carson City NV Card 4300	-3.39	2,781.09
10/19	Card Purchase With Pin 10/19 7-Eleven South Lake Ta CA Card 4300	-7.76	2,773.33
10/19	ATM Withdrawal 10/19 3620 Lake Tahoe Blvd South Lake Ta CA Card 4300	-1,500.00	1,273.33
10/19	Recurring Card Purchase 10/15 Apple.Com/Bill 866-712-7753 CA Card 4300	-9.99	1,263.34
10/20	Card Purchase With Pin 10/19 Safeway #2697 Sacramento CA Card 4300	-10.68	1,252.66
10/21	10/21 Payment To Chase Card Ending IN 2948	-80.84	1,171.82
Ending Balance			\$1,171.82



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 \$1,697.05. 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 \$635.57)
- **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 \$3,159.70)

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:

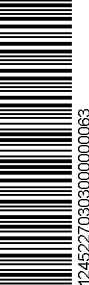
- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of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