



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

September 17, 2020 through October 16, 2020

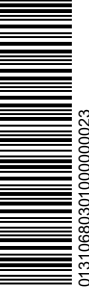
Account Number: 000000281579315

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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KAREN PHILLIPS
 3609 BRADSHAW RD STE H 270
 SACRAMENTO CA 95827-3275



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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 17, 2020 through October 16, 2020

Account Number: 000000281579315

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$106.46
Deposits and Additions	8,568.59
ATM & Debit Card Withdrawals	-5,198.14
Electronic Withdrawals	-2,917.22
Other Withdrawals	-525.00
Fees	-27.50
Ending Balance	\$7.19

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$106.46
09/17	Card Purchase 09/15 Carls Jr 1100620 Williams CA Card 0094	-5.70	100.76
09/17	Card Purchase 09/16 Arco#83838Dunnigan Gate Dunnigan CA Card 0094	-28.67	72.09
09/18	Card Purchase 09/16 Burger King #6117 Q07 Corning CA Card 0094	-4.30	67.79
09/18	Card Purchase 09/17 Jack IN The Box 3489 Corning CA Card 0094	-5.38	62.41
09/18	Card Purchase 09/17 Kfc J355002 Willows CA Card 0094	-6.75	55.66
09/18	Card Purchase With Pin 09/18 Loves Travel Stops 652 Williams CA Card 0094	-14.65	41.01
09/21	Payment Received 09/20 Dave Inc Visa Direct CA Card 0094	75.00	116.01
09/21	Card Purchase 09/18 Pilot 00001685 Dunnigan CA Card 0094	-6.63	109.38
09/21	Card Purchase 09/18 Love S Travel 00006528 Williams CA Card 0094	-10.89	98.49
09/21	Card Purchase 09/19 Wal-Mart #2053 Willows CA Card 0094	-6.79	91.70
09/21	Card Purchase 09/20 Arco#83838Dunnigan Gate Dunnigan CA Card 0094	-22.01	69.69
09/21	Card Purchase 09/20 Taco Bell 033444 Livermore CA Card 0094	-2.15	67.54
09/22	Card Purchase 09/21 Pilot 00001685 Dunnigan CA Card 0094	-6.32	61.22
09/22	09/22 Online Transfer To Chk ...2281 Transaction#: 10335431366	-1.00	60.22
09/22	Recurring Card Purchase 09/21 Theidentityprotect.CO 888-210-4049 CA Card 0094	-39.90	20.32
09/23	Card Purchase Return 09/21 Theidentityprotect.CO 888-210-4049 CA Card 0094	39.90	60.22
09/23	Card Purchase Return 09/22 Theidentityprotect.CO 888-210-4049 CA Card 0094	39.90	100.12
09/23	Card Purchase 09/21 Burger King #6117 Q07 Corning CA Card 0094	-3.54	96.58
09/23	Card Purchase 09/22 Mcdonald's F10722 Corning CA Card 0094	-3.76	92.82
09/24	Card Purchase 09/23 Arco#83407Buds Ampm Willows CA Card 0094	-7.00	85.82
09/25	500Fastcash Credit PPD ID: 821913846	300.00	385.82
09/25	Card Purchase 09/24 Arco#83407Buds Ampm Willows CA Card 0094	-23.01	362.81
09/25	Card Purchase 09/24 Mcdonald's F10722 Corning CA Card 0094	-3.76	359.05
09/28	ATM Cash Deposit 09/27 1598 Arden Way Sacramento CA Card 0094	11.00	370.05
09/28	ATM Cash Deposit 09/27 1598 Arden Way Sacramento CA Card 0094	1.00	371.05
09/28	Card Purchase 09/24 Burger King #6117 Q07 Corning CA Card 0094	-4.30	366.75
09/28	Card Purchase 09/26 Sprint *Wireless 800-639-6111 KS Card 0094	-52.25	314.50
09/28	Card Purchase 09/26 Public Storage 24104 800-567-0759 CA Card 0094	-150.00	164.50
09/28	Card Purchase 09/25 Booking.Com Amsterdam Card 0094	-50.23	114.27
09/28	Card Purchase 09/25 Wal-Mart #2053 Willows CA Card 0094	-18.48	95.79



September 17, 2020 through October 16, 2020

Account Number: 000000281579315

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/28	Card Purchase 09/26 Arco#83838Dunnigan Gate Dunnigan CA Card 0094	-13.01	82.78
09/28	Card Purchase 09/26 Pilot 00001685 Dunnigan CA Card 0094	-6.63	76.15
09/28	Card Purchase 09/26 Pilot 00001685 Dunnigan CA Card 0094	-13.82	62.33
09/28	Card Purchase With Pin 09/27 Pilot #0168 Dunnigan CA Card 0094	-19.65	42.68
09/28	ATM Withdrawal 09/27 11200 Gold Express DR Gold River CA Card 0094	-20.00	22.68
09/28	Card Purchase 09/27 Pilot 00001685 Dunnigan CA Card 0094	-6.38	16.30
09/29	Card Purchase 09/28 Chevron 0352401 Arbuckle CA Card 0094	-88.00	-71.70
09/30	Unclwb 8558854027 PPD ID: 203867281	600.00	528.30
09/30	Card Purchase 09/27 Carls Jr 1100195 Sacramento CA Card 0094	-11.62	516.68
09/30	Non-Chase ATM Withdraw 09/30 296 E Street Williams CA Card 0094	-43.00	473.68
09/30	Non-Chase ATM Fee-With	-2.50	471.18
10/01	Pub Emp Ret Sys Ret Benft PPD ID: 9222223698	3,345.79	3,816.97
10/01	Payment Received 10/01 Curo Financial Visa Direct KS Card 0094	255.00	4,071.97
10/01	Cash Factory Cac Advance PPD ID: 113024164	250.00	4,321.97
10/01	Card Purchase 10/01 Public Storage 24104 800-567-0759 CA Card 0094	-267.00	4,054.97
10/01	Card Purchase 09/30 Mcdonald's F10722 Corning CA Card 0094	-3.76	4,051.21
10/01	Card Purchase 09/30 Motel 6 Williams CA Card 0094	-69.30	3,981.91
10/01	Card Purchase 09/30 Taco Bell 037014 Williams CA Card 0094	-7.91	3,974.00
10/01	Card Purchase 10/01 Dave Inc Los Angeles CA Card 0094	-81.49	3,892.51
10/01	10/01 Online Transfer To Chk ...2281 Transaction#: 10385079128	-19.00	3,873.51
10/01	10/01 Withdrawal	-300.00	3,573.51
10/01	10/01 Withdrawal	-225.00	3,348.51
10/01	Card Purchase With Pin 10/01 Target T- 5001 Madison Sacramento CA Card 0094	-34.63	3,313.88
10/01	Card Purchase With Pin 10/01 Arco#82675Norwo Sacramento CA Card 0094	-30.00	3,283.88
10/01	Makwa Finance 8558534392 PPD ID: 18037440	-442.97	2,840.91
10/01	Target Cash Now Target Cas PPD ID: 9004240778	-353.22	2,487.69
10/01	Vbs Littlelake 8446009737 PPD ID: 18035634	-344.15	2,143.54
10/01	Lendumo Db Online Pmt 200930144437A8G Web ID: 1029340879	-300.83	1,842.71
10/01	Cic of CA Cic CA Lbp 27940B31783214 Web ID: 3621666096	-300.00	1,542.71
10/01	Cash Factory Cad Payment PPD ID: 113024164	-299.98	1,242.73
10/01	Cash America Tod 8558405680 2009300Qt3Yjeqa Web ID: 1016207445	-49.79	1,192.94
10/02	Deposit 6310028929	475.00	1,667.94
10/02	Cic of CA Cic CA Lbp PPD ID: 3621666096	255.00	1,922.94
10/02	Net Pay Advance Payment 1362768 CCD ID: 1208818723	255.00	2,177.94
10/02	Online Transfer From Chk ...2281 Transaction#: 10391328733	19.00	2,196.94
10/02	Card Purchase 10/01 Albert Instant 844-8919309 CA Card 0094	-78.99	2,117.95
10/02	Card Purchase 10/02 Public Storage 24104 800-567-0759 CA Card 0094	-62.55	2,055.40
10/02	Card Purchase 10/02 Public Storage 24104 800-567-0759 CA Card 0094	-133.00	1,922.40
10/02	Card Purchase 10/02 Oyo Hotel Dunnigan I-5 Dunnigan CA Card 0094	-67.00	1,855.40
10/02	Card Purchase 10/02 Dave Inc Los Angeles CA Card 0094	-1.00	1,854.40
10/02	ATM Withdrawal 10/02 11200 Gold Express DR Gold River CA Card 0094	-360.00	1,494.40
10/02	Card Purchase With Pin 10/02 Loves Travel Stops 652 Williams CA Card 0094	-9.65	1,484.75
10/02	Green Arrow Loan 8775961340 PPD ID: Fp00000023	-197.28	1,287.47



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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/02	Vbs Greenarrow 8775961340 PPD ID: 18026419	-135.14	1,152.33
10/02	Recurring Card Purchase 10/02 Cbs All Access 888-274-5343 CA Card 0094	-5.99	1,146.34
10/05	Payment Received 10/03 Albert Instant Visa Direct CA Card 0094	75.00	1,221.34
10/05	Card Purchase 10/01 Speedy Cash 888-3331360 KS Card 0094	-300.00	921.34
10/05	Card Purchase 10/01 Netpay Advance 888-9423320 KS Card 0094	-300.00	621.34
10/05	Card Purchase 10/01 Ihop #1717 Sacramento CA Card 0094	-21.00	600.34
10/05	Card Purchase 10/03 Oyo Hotel Dunnigan I-5 Dunnigan CA Card 0094	-67.00	533.34
10/05	10/03 Online Transfer To Chk ...2281 Transaction#: 10401029440	-20.00	513.34
10/05	Card Purchase 10/04 Sprint Wireless 800-639-6111 KS Card 0094	-84.00	429.34
10/05	Card Purchase 10/04 Oyo Hotel Dunnigan I-5 Dunnigan CA Card 0094	-70.00	359.34
10/05	Card Purchase 10/04 Jack IN The Box 3465 Dunnigan CA Card 0094	-14.96	344.38
10/05	10/05 Online Transfer To Chk ...2281 Transaction#: 10413180097	-7.00	337.38
10/05	Card Purchase With Pin 10/05 Pilot #0168 Dunnigan CA Card 0094	-39.65	297.73
10/05	Loanmart Web Pymnt 152682947 Web ID: 2800853509	-82.00	215.73
10/05	Recurring Card Purchase 10/04 Netflix.Com Netflix.Com CA Card 0094	-8.99	206.74
10/05	Albert Genius EDI Pymnts Payment_4548451 Web ID: 5475215705	-8.00	198.74
10/06	Wire Reversal B/O: JPMC Cb Funds Transfer Same Day Tampa FL 33610-9128 US Org: Aba/121000248 Wells Fargo Bank Ref:/Bnf/Our Ref Jpm201006-003503 Chaseref1718609280Ff Rtn Dtd 10/06/202 0 Trn 3015150280Es As Uta Need Val ID Bene Acct Number Trn: 0594900280Hh	25.00	223.74
10/06	10/06 Online Domestic Wire Transfer Via: Wells Fargo NA/121000248 A/C: Karen Phillips Sacramento CA 95827 US Ref: Sending 25.00/Time/06:02 Imad: 1006B1Qgc08C001321 Trn: 3015150280Es	-25.00	198.74
10/06	Online Domestic Wire Fee	-25.00	173.74
10/07	Deposit 2880029517	2,400.00	2,573.74
10/07	10/07 Online Transfer To Chk ...2281 Transaction#: 10425169014	-20.00	2,553.74
10/08	Claim Reversal: Theidentityprotect.CO 888-210-4049 CA 08/21 Claimid: 8 94569991800 001	-39.90	2,513.84
10/08	Card Purchase 10/08 Public Storage 24104 800-567-0759 CA Card 0094	-417.00	2,096.84
10/08	Card Purchase 10/08 Sprint Wireless 800-639-6111 KS Card 0094	-95.00	2,001.84
10/09	Loanmart Web Pymnt 155258527 Web ID: 2800853509	-311.86	1,689.98
10/13	ATM Cash Deposit 10/13 5801 Sunrise Blvd Citrus Height CA Card 0094	130.00	1,819.98
10/13	Online Transfer From Chk ...2281 Transaction#: 10451762349	17.00	1,836.98
10/13	Card Purchase 10/09 Roadside Assistance 42 423-9008305 TN Card 0094	-300.00	1,536.98
10/13	Card Purchase 10/10 Snaptravel Hotel Deals 8777782321 CA Card 0094	-165.90	1,371.08
10/13	Card Purchase 10/10 Ihop #1717 Sacramento CA Card 0094	-20.00	1,351.08
10/13	Card Purchase 10/11 Econo Lodges Sacramento CA Card 0094	-70.48	1,280.60
10/13	Card Purchase 10/11 Folsom Cdjf Folsom CA Card 0094	-1,100.00	180.60
10/13	Card Purchase 10/12 Pilot 00001685 Dunnigan CA Card 0094	-13.31	167.29
10/13	Card Purchase 10/12 Pilot 00001685 Dunnigan CA Card 0094	-6.63	160.66
10/14	Card Purchase 10/13 Motel 6 West Sacrame West Sacramen CA Card 0094	-70.15	90.51
10/14	Card Purchase With Pin 10/14 Shell Service Station Sacramento CA Card 0094	-22.00	68.51

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/15	Card Purchase 10/14 Perko's Sacramento CA Card 0094	-13.00	55.51
10/15	ATM Withdrawal 10/15 1800 Douglas Blvd Roseville CA Card 0094	-40.00	15.51
10/16	Card Purchase 10/14 Burger King #25533 Dunnigan CA Card 0094	-8.32	7.19
Ending Balance			\$7.19

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 \$5,810.79. Note: some deposits may be listed on your previous statement)
- **QR, 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 -\$71.70)
- **QR, 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 \$620.85)

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 \$68.00

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 non 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 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.