



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

October 06, 2020 through November 04, 2020

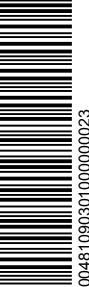
Account Number: 000004012194075

**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

00048109 DRE 703 210 31020 NNNNNNNNNN 1 00000000 23 0000

SU EUN KIM  
 3615 BARDOLINO WAY  
 RANCHO CORDOVA CA 95670-6967



00481090301000000023

**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 Checking<sup>SM</sup> or Chase First Checking<sup>SM</sup>. Our Standard Overdraft Practice and Chase Debit Card Coverage<sup>SM</sup> are not available for Chase High School Checking<sup>SM</sup>.

We're changing when we waive overdraft fees for Chase Private Client Checking<sup>SM</sup> accounts. Please see the last page of this statement for more information.

If you have questions, please visit [chase.com/overdraft](http://chase.com/overdraft) or call us at the number on your statement. We accept operator relay calls.

**CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$13.24</b>
Deposits and Additions	6,579.15
ATM & Debit Card Withdrawals	-4,101.63
Electronic Withdrawals	-1,967.00
Fees	-17.50
<b>Ending Balance</b>	<b>\$506.26</b>

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$13.24</b>
10/08	ATM Cash Deposit 10/08 11200 Gold Express DR Gold River CA Card 1934	<b>45.00</b>	58.24
10/08	Quickpay With Zelle Payment To Robert 10429464508	-55.00	3.24
10/09	Quickpay With Zelle Payment From Bobby Wiest 10433189261	<b>500.00</b>	503.24
10/09	Quickpay With Zelle Payment From Bobby Wiest 10431640005	<b>100.00</b>	603.24
10/09	Quickpay With Zelle Payment From Bobby Wiest 10438959125	<b>100.00</b>	703.24
10/09	Non-Chase ATM Withdraw 10/08 1200 Athens Ave Lincoln CA Card 1934	-84.00	619.24
10/09	Card Purchase With Pin 10/09 Sei 35347 Rancho Cordov CA Card 1934	-3.18	616.06
10/09	ATM Withdrawal 10/09 6950 Sunrise Blvd Citrus Height CA Card 1934	-500.00	116.06
10/09	Non-Chase ATM Fee-With	-2.50	113.56



October 06, 2020 through November 04, 2020

Account Number: 000004012194075

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/13	ATM Cash Deposit 10/13 4026 Sunrise Blvd Rancho Cordov CA Card 1934	100.00	213.56
10/13	ATM Cash Deposit 10/13 4026 Sunrise Blvd Rancho Cordov CA Card 1934	100.00	313.56
10/13	ATM Withdrawal 10/13 4026 Sunrise Blvd Rancho Cordov CA Card 1934	-60.00	253.56
10/13	Citi Payment Payment PPD ID: Citigpuibs	-122.00	131.56
10/13	Citi Card Online Payment 420244419339511 Web ID: Citictp	-100.00	31.56
10/14	Quickpay With Zelle Payment From Bobby Wiest 10461578518	500.00	531.56
10/14	Card Purchase With Pin 10/14 United Pacific 5 Citrus Height CA Card 1934	-14.92	516.64
10/14	Non-Chase ATM Withdraw 10/14 1200 Athens Ave Lincoln CA Card 1934	-504.00	12.64
10/14	Non-Chase ATM Fee-With	-2.50	10.14
10/15	Vsp Altair Reg.Salary PPD ID: 1941632821	1,111.95	1,122.09
10/15	Quickpay With Zelle Payment From Bobby Wiest 10463658845	60.00	1,182.09
10/15	Card Purchase 10/15 Dave Inc Los Angeles CA Card 1934	-5.00	1,177.09
10/15	Non-Chase ATM Withdraw 10/15 1200 Athens Ave Lincoln CA Card 1934	-64.00	1,113.09
10/15	Card Purchase 10/15 Dave Inc Los Angeles CA Card 1934	-75.99	1,037.10
10/15	Quickpay With Zelle Payment To Robert 10464191203	-600.00	437.10
10/15	ATM Withdrawal 10/15 6950 Sunrise Blvd Citrus Height CA Card 1934	-400.00	37.10
10/15	Non-Chase ATM Fee-With	-2.50	34.60
10/16	Quickpay With Zelle Payment From Bobby Wiest 10474204732	125.00	159.60
10/16	Discover Phone Pay 0792 Tel ID: 6510020270	-157.00	2.60
10/19	ATM Cash Deposit 10/18 5801 Sunrise Blvd Citrus Height CA Card 1934	70.00	72.60
10/19	Target Debit Crd ACH Tran 00043772772463 POS ID: 1410215170	-60.48	12.12
10/23	Quickpay With Zelle Payment From Bobby Wiest 10513862027	500.00	512.12
10/23	Non-Chase ATM Withdraw 10/23 1200 Athens Ave Lincoln CA Card 1934	-504.00	8.12
10/23	Non-Chase ATM Fee-With	-2.50	5.62
10/26	Quickpay With Zelle Payment From Bobby Wiest 10519736954	500.00	505.62
10/26	Quickpay With Zelle Payment From Bobby Wiest 10518405314	500.00	1,005.62
10/26	Earninactivehour Payment PPD ID: 1462925567	100.00	1,105.62
10/26	Payment Received 10/24 Dave Inc Visa Direct CA Card 1934	75.00	1,180.62
10/26	Payment Received 10/26 Brigit Visa Direct NY Card 1934	50.00	1,230.62
10/26	Payment Received 10/26 Earnin-Activehours Visa Direct CA Card 1934	0.01	1,230.63
10/26	Payment Received 10/26 Brigit Visa Direct NY Card 1934	0.01	1,230.64
10/26	ATM Withdrawal 10/24 11200 Gold Express DR Gold River CA Card 1934	-500.00	730.64
10/26	Card Purchase 10/24 Thunder Valley Casino R Lincoln CA Card 1934	-425.99	304.65
10/26	Card Purchase 10/25 Speedtalk Mobile 310-707-0000 CA Card 1934	-5.00	299.65
10/26	Quickpay With Zelle Payment To Robert 10524780003	-40.00	259.65
10/26	ATM Withdrawal 10/26 6950 Sunrise Blvd Citrus Height CA Card 1934	-40.00	219.65
10/26	Non-Chase ATM Withdraw 10/26 1200 Athens Ave Lincoln CA Card 1934	-44.00	175.65
10/26	Quickpay With Zelle Payment To Robert 10527656071	-100.00	75.65
10/26	Bank of America Payment P13384220 Tel ID: 941687665J	-65.00	10.65
10/26	Non-Chase ATM Fee-With	-2.50	8.15
10/29	Quickpay With Zelle Payment To Robert 10541316943	-8.00	0.15
10/30	Vsp Altair Reg.Salary PPD ID: 1941632821	947.18	947.33
10/30	Quickpay With Zelle Payment To Robert 10546791735	-40.00	907.33
10/30	Card Purchase 10/30 Dave Inc Los Angeles CA Card 1934	-80.99	826.34
10/30	Earnin Active Paymentret 203347514 Web ID: 7842124784	-102.00	724.34
10/30	Brigit.Com Membership PPD ID: 1823136030	-9.99	714.35

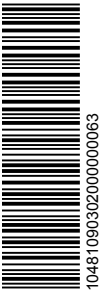


October 06, 2020 through November 04, 2020

Account Number: 000004012194075

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
11/02	ATM Cash Deposit 11/02 6950 Sunrise Blvd Citrus Height CA Card 1934	120.00	834.35
11/02	ATM Cash Deposit 11/01 4026 Sunrise Blvd Rancho Cordov CA Card 1934	100.00	934.35
11/02	Payment Received 11/03 Earnin-Activehours Visa Direct CA Card 1934	100.00	1,034.35
11/02	Payment Received 11/03 Dave Inc Visa Direct CA Card 1934	75.00	1,109.35
11/02	Card Purchase 10/30 Levl Pay 866-9695385 CA Card 1934	-561.00	548.35
11/02	Card Purchase With Pin 11/01 Raley S #440 4030 Su Rancho Cordov CA Card 1934	-9.44	538.91
11/02	Card Purchase With Pin 11/01 Costco Gas #0438 Rancho Cordov CA Card 1934	-30.00	508.91
11/02	Non-Chase ATM Withdraw 11/02 1200 Athens Ave Lincoln CA Card 1934	-84.00	424.91
11/02	Non-Chase ATM Withdraw 11/02 1200 Athens Ave Lincoln CA Card 1934	-104.00	320.91
11/02	Chase Credit Crd Epay Onus 4608743237 Tel ID: 5760039224	-167.00	153.91
11/02	Target Debit Crd ACH Tran 000437772772463 POS ID: 1410215170	-65.33	88.58
11/02	Non-Chase ATM Fee-With	-2.50	86.08
11/02	Non-Chase ATM Fee-With	-2.50	83.58
11/03	Helixfi Pmt0001202 PPD ID: 1140255510	700.00	783.58
11/03	Card Purchase With Pin 11/03 Bark Aven 4044 Sunri Rancho Cordov CA Card 1934	-2.12	781.46
11/03	Sac Cnty Ubil UTIL Pymt PPD ID: 1946000529	-99.06	682.40
11/04	11/04 Payment To Chase Card Ending IN 9893	-76.14	606.26
11/04	Quickpay With Zelle Payment To Robert 10582834827	-100.00	506.26
<b>Ending Balance</b>			<b>\$506.26</b>



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 \$3,234.15. 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 \$0.15)
- **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 \$119.34)

**OVERDRAFT AND RETURNED ITEM FEE SUMMARY**

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$ .00	\$68.00
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 \$34.00



October 06, 2020 through November 04, 2020

Account Number: 000004012194075

---

**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



October 06, 2020 through November 04, 2020

Account Number: 000004012194075

## 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 Sapphire<sup>SM</sup> 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 Checking<sup>SM</sup> 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.





October 06, 2020 through November 04, 2020

Account Number: 000004012194075

This Page Intentionally Left Blank