



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

September 10, 2020 through October 08, 2020

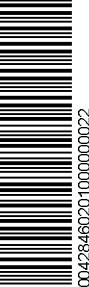
Account Number: **000000575885691**

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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DAVINA L CARRILLO
 1011 SUMMERFIELD DR
 SAN JOSE CA 95121-2352



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	\$93.70
Deposits and Additions	1,830.95
ATM & Debit Card Withdrawals	-1,588.95
Electronic Withdrawals	-335.15
Ending Balance	\$0.55



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TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$93.70
09/10	Card Purchase 09/09 Starbucks Store 06476 Milpitas CA Card 1718	-7.45	86.25
09/10	Quickpay With Zelle Payment To Lali Jpm432486547	-30.00	56.25
09/10	Card Purchase With Pin 09/10 Cvs/Pharmacy #09 09915 Palo Alto CA Card 1718	-7.32	48.93
09/11	Card Purchase 09/10 Taco Bell #992 Milpitas CA Card 1718	-8.15	40.78
09/14	Bank of America Fndtrnsfr Carrillo,Davina Web ID: 2941721694	300.00	340.78
09/14	Bank of America Fndtrnsfr Carrillo,Davina Web ID: 2941721694	300.00	640.78
09/14	Card Purchase 09/12 Sq *Pho Mai #1 San Jose CA Card 1718	-15.82	624.96
09/14	Card Purchase With Pin 09/12 Target T- 2155 Morrill San Jose CA Card 1718	-0.86	624.10
09/14	Card Purchase 09/14 Apple.Com/Bill 866-712-7753 CA Card 1718	-4.99	619.11
09/14	ATM Withdrawal 09/14 37 N Milpitas Blvd Milpitas CA Card 1718	-600.00	19.11
09/15	Bank of America Fndtrnsfr Carrillo,Davina Web ID: 2941721694	438.00	457.11
09/16	Card Purchase 09/14 Oasis Buttonwillow CA Card 1718	-14.71	442.40
09/16	Card Purchase 09/16 Freeway Insurance CA 800-300-0227 CA Card 1718	-189.99	252.41
09/17	Card Purchase 09/16 Starbucks Store 06681 Las Vegas NV Card 1718	-10.51	241.90
09/17	Card Purchase With Pin 09/17 Newberry Spring Newberry Spri CA Card 1718	-17.51	224.39
09/17	Card Purchase With Pin 09/17 Newberry Spring Newberry Spri CA Card 1718	-12.28	212.11
09/17	ATM Withdrawal 09/17 37 N Milpitas Blvd Milpitas CA Card 1718	-120.00	92.11
09/18	Card Purchase 09/16 Fatburger #128 Las Vegas NV Card 1718	-16.94	75.17
09/21	Payment Received 09/21 Cash App*Cash Out Visa Direct CA Card 1718	14.75	89.92
09/21	Card Purchase 09/18 Starbucks Store 10493 San Jose CA Card 1718	-4.70	85.22
09/21	Card Purchase 09/19 Starbucks Store 06476 Milpitas CA Card 1718	-4.75	80.47
09/21	Card Purchase With Pin 09/19 Cvs/Pharmacy #09 09161 Milpitas CA Card 1718	-23.98	56.49
09/21	Card Purchase 09/20 Starbucks Store 05247 Milpitas CA Card 1718	-4.75	51.74
09/21	Card Purchase 09/20 Noah's Bagels #2509 Milpitas CA Card 1718	-13.31	38.43
09/21	Card Purchase 09/21 Apple.Com/Bill 866-712-7753 CA Card 1718	-4.99	33.44
09/21	Card Purchase With Pin 09/20 7-Eleven Milpitas CA Card 1718	-5.09	28.35
09/21	Card Purchase 09/20 Cvs/Pharmacy #09161 Milpitas CA Card 1718	-17.51	10.84
09/22	Real Time Transfer Recd From Aba/021000021 From: Paypal Ref: 20092223515916829 Info: lid: 20200922021000021P1Brjpm00010041918 Recd: 19:40:02 Trn: 1136230266Ru	79.20	90.04
09/22	Quickpay With Zelle Payment To Mom Jpm439767081	-40.00	50.04
09/23	Card Purchase With Pin 09/23 New Star Beauty San Jose CA Card 1718	-39.00	11.04
09/25	Recurring Card Purchase 09/25 Netflix.Com Netflix.Com CA Card 1718	-8.99	2.05
09/29	Real Time Transfer Recd From Aba/021000021 From: Paypal Ref: 20092915348469408 Info: lid: 20200929021000021P1Brjpm00530014600 Recd: 11:21:21 Trn: 0351681273Ru	99.00	101.05
09/29	Quickpay With Zelle Payment To Mom Jpm443381685	-99.00	2.05
10/05	Quickpay With Zelle Payment From Wynn, Taisha Bac7A599A61B	600.00	602.05
10/05	Sprint8006396111 Achbillpay PPD ID: 2521616695	-166.15	435.90
10/06	ATM Withdrawal 10/05 37 N Milpitas Blvd Milpitas CA Card 1718	-400.00	35.90
10/07	Card Purchase With Pin 10/07 Arco#82976Tully San Jose CA Card 1718	-35.35	0.55
	Ending Balance		\$0.55

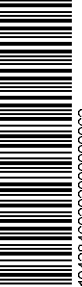


September 10, 2020 through October 08, 2020

Account Number: **000000575885691**

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 \$1,747.26. 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 \$2.05)
- **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 \$65.07)



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OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	<u>Total for This Period</u>	<u>Total Year-to-date</u>
Total Overdraft Fees *	\$.00	\$136.00
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.