



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

September 10, 2020 through October 08, 2020

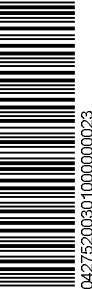
Account Number: **000000861739121**

**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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MARIAH CIARA YBARRA  
 615 DOWNER AVE  
 EL CAJON CA 92020-7308



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**Good news — We’re including more deposit options to help meet monthly service fee waiver requirements for Chase Total<sup>®</sup> Checking, Chase College Checking<sup>SM</sup>, and Chase Checking<sup>SM</sup> 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<sup>®</sup> or Mastercard<sup>®</sup> 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](https://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 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](https://chase.com/overdraft) or call us at the number on your statement. We accept operator relay calls.



September 10, 2020 through October 08, 2020

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### CHECKING SUMMARY

Chase College Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$517.71</b>
Deposits and Additions	3,891.09
ATM & Debit Card Withdrawals	-1,131.43
Electronic Withdrawals	-2,943.50
Fees	-272.00
<b>Ending Balance</b>	<b>\$61.87</b>

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$517.71</b>
09/10	Card Purchase 09/08 Red Lobster 0284 Wichita Falls TX Card 4353	-33.59	484.12
09/10	Card Purchase 09/09 Target 000008 Wichita Falls TX Card 4353	-43.63	440.49
09/11	Wonderland Veter Payroll PPD ID: 9009007643	<b>452.86</b>	893.35
09/11	Card Purchase 09/09 Samurai of Tokyo Wichita Falls TX Card 4353	-28.82	864.53
09/11	Card Purchase 09/10 Afterpay 855-2896014 De Card 4353	-27.03	837.50
09/11	Card Purchase 09/10 The General Store Grandfield OK Card 4353	-13.97	823.53
09/11	Card Purchase 09/10 Chicken Express of Bur Burkburnett TX Card 4353	-7.89	815.64
09/11	Card Purchase 09/10 Chicken Express of Bur Burkburnett TX Card 4353	-2.15	813.49
09/11	Awl8778607171 Debit PPD ID: 9000009014	-179.08	634.41
09/11	Vbs Firstloan 8883402911 PPD ID: 18035428	-127.26	507.15
09/11	Creditninja Pay Payment PPD ID: 1384093458	-100.00	407.15
09/11	Flexshopper 2 Purchase 043000099994740 Web ID: 9049037972	-19.13	388.02
09/11	Flexshopper 2 Purchase 043000091004968 Web ID: 9049037972	-5.28	382.74
09/11	Stash Capital (S ACH 20200910172183 Web ID: 3561673990	-1.20	381.54
09/14	Quickpay With Zelle Payment From Jasmine Ybarra 10291083086	<b>10.00</b>	391.54
09/14	Card Purchase 09/11 Frontier Ai U6Pdwi 720-3744390 CO Card 4353	-36.00	355.54
09/14	Card Purchase 09/11 The General Store Grandfield OK Card 4353	-7.19	348.35
09/14	Card Purchase 09/11 Carlitos Mexican Resta Burkburnett TX Card 4353	-15.81	332.54
09/14	Card Purchase 09/12 Rock Star Salon LLC Wichita Falls TX Card 4353	-35.00	297.54
09/14	Card Purchase 09/12 Buffalo Wild Wings 3 Wichita Falls TX Card 4353	-27.51	270.03
09/14	Card Purchase 09/12 LA Belle Wichita Falls TX Card 4353	-14.06	255.97
09/14	Card Purchase With Pin 09/12 Wm Superc Wal-Mart S Wichita Falls TX Card 4353	-6.43	249.54
09/14	Card Purchase 09/13 Whataburger 491 Q26 Burkburnett TX Card 4353	-8.00	241.54
09/14	Card Purchase 09/13 The General Store Grandfield OK Card 4353	-14.10	227.44
09/14	Card Purchase 09/13 Mcdonald's F13570 Denver CO Card 4353	-10.32	217.12
09/14	Card Purchase With Pin 09/14 Albertsons #2785 San Diego CA Card 4353	-3.50	213.62
09/14	Card Purchase With Pin 09/14 Albertsons #2785 San Diego CA Card 4353	-10.16	203.46
09/15	Quickpay With Zelle Payment From Jasmine Ybarra 10297390779	<b>15.00</b>	218.46
09/15	Card Purchase 09/13 Hop & Sack #4 Chattanooga OK Card 4353	-2.57	215.89
09/15	Card Purchase 09/15 Target.Com * 800-591-3869 MN Card 4353	-23.52	192.37
09/15	Stash Capital (S ACH 20200914111667 Web ID: 3561673990	-1.16	191.21
09/16	Creditninja Dep Advance PPD ID: 1364881418	<b>255.00</b>	446.21
09/16	Bank of America Fndtrnsfr Ybarra,Mariah Web ID: 2941721694	<b>3.69</b>	449.90

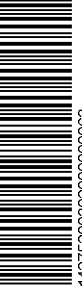


September 10, 2020 through October 08, 2020

Account Number: 000000861739121

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/16	Card Purchase 09/16 Uber Trip Help.Uber.Com CA Card 4353	-1.03	448.87
09/16	Card Purchase 09/16 Uber Trip Help.Uber.Com CA Card 4353	-11.37	437.50
09/16	Stash Capital (S ACH 20200915042929 Web ID: 3561673990	-1.15	436.35
09/17	Card Purchase 09/16 Super Brows - LA Mesa - LA Mesa CA Card 4353	-16.00	420.35
09/17	Stash Capital (S ACH 20200916037120 Web ID: 3561673990	-1.15	419.20
09/18	Quickpay With Zelle Payment From Wirth, Juanita Bac4C8D154Cb	800.00	1,219.20
09/18	Online Transfer From Sav ...8137 Transaction#: 10313039644	10.00	1,229.20
09/18	Card Purchase 09/16 Speedy Cash 888-3331360 KS Card 4353	-241.18	988.02
09/18	Card Purchase 09/17 Grubhubthaitaste1 Grubhub.Com NY Card 4353	-15.49	972.53
09/18	Online Transfer To Sav ...8137 Transaction#: 10235999450	-10.00	962.53
09/18	Check N Go 8007691058 PPD ID: 8800005749	-300.00	662.53
09/18	Britg.Com Protection PPD ID: 1823136030	-50.00	612.53
09/18	National General Payment PPD ID: 1005005023	-28.48	584.05
09/18	Flexshopper 2 Purchase 043000091912274 Web ID: 9049037972	-19.13	564.92
09/18	Flexshopper 2 Purchase 043000091927868 Web ID: 9049037972	-5.28	559.64
09/18	Stash Capital (S ACH 20200917031356 Web ID: 3561673990	-1.14	558.50
09/21	Speedy #94 Funding PPD ID: 5481185925	205.00	763.50
09/21	Payment Sent 09/18 Cash App*Nathan Jer 8774174551 CA Card 4353	-76.28	687.22
09/21	Autosave Car Funds 11063866051	-2.00	685.22
09/21	Card Purchase With Pin 09/19 Albertsons #2785 San Diego CA Card 4353	-13.76	671.46
09/21	09/19 Online Transfer To Sav ...8137 Transaction#: 10320508743	-150.00	521.46
09/21	Card Purchase With Pin 09/21 Smart And Final El Cajon CA Card 4353	-5.99	515.47
09/21	Global Ghlc.Com Deposittrn PPD ID: 1200781415	-173.26	342.21
09/21	Stash Capital (S ACH 20200918033206 Web ID: 3561673990	-1.13	341.08
09/21	Recurring Card Purchase 09/19 Apple.Com/Bill 866-712-7753 CA Card 4353	-0.99	340.09
09/22	Online Transfer From Sav ...8137 Transaction#: 10332463022	100.00	440.09
09/22	Online Transfer From Sav ...8137 Transaction#: 10332788665	50.00	490.09
09/22	Stash Capital (S ACH PPD ID: 3561673990	10.00	500.09
09/22	Autosave Car Funds 11064586756	-2.00	498.09
09/22	Stash Capital (S ACH 20200921321192 Web ID: 3561673990	-10.00	488.09
09/22	Stash Capital (S ACH 20200921081017 Web ID: 3561673990	-1.12	486.97
09/22	Stash Capital (S ACH 20200921106971 Web ID: 3561673990	-1.11	485.86
09/22	Stash Capital (S ACH 20200921277815 Web ID: 3561673990	-1.11	484.75
09/23	Check N Go 8007691058 PPD ID: 8800005744	255.00	739.75
09/23	Payment Received 09/23 Brigit Visa Direct NY Card 4353	50.00	789.75
09/23	Card Purchase With Pin 09/23 Vons #3044 El Cajon CA Card 4353	-9.29	780.46
09/23	Vbs Firstloan 8883402911 PPD ID: 18035428	-481.53	298.93
09/23	Vbs Loan At Last 8446768550 PPD ID: 18027722	-292.82	6.11
09/23	Stash Capital (S ACH 20200922145791 Web ID: 3561673990	-1.10	5.01
09/24	Quickpay With Zelle Payment From Wirth, Juanita Bac878E4C9F9	160.00	165.01
09/24	Stash Capital (S ACH PPD ID: 3561673990	6.63	171.64
09/24	Card Purchase 09/23 Apple.Com/Bill 866-712-7753 CA Card 4353	-8.99	162.65
09/24	Stash Transfer Mariah Ybarra Web ID: 7001000101	-10.00	152.65
09/24	Stash Capital (S ACH 20200923153093 Web ID: 3561673990	-1.09	151.56
09/25	Wonderland Veter Payroll PPD ID: 9009007643	426.09	577.65
09/25	Card Purchase W/Cash 09/25 Albertsons #2785 San Diego CA Card 4353 Purchase \$1.10 Cash Back \$60.00	-61.10	516.55
09/25	Card Purchase W/Cash 09/25 Albertsons #2785 San Diego CA Card 4353 Purchase \$2.29 Cash Back \$40.00	-42.29	474.26



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**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/25	Creditninja Pay Payment PPD ID: 1384093458	-300.00	174.26
09/25	Awl 8778607171 PPD ID: 1000226442	-179.08	-4.82
09/25	Vbsbison Green 8776708891 Plm225995 Web ID: 18029454	-166.46	-171.28
09/25	Cashnet 2 D000004089 88116312 Web ID: Rep-Enova	-75.00	-246.28
09/25	Flexshopper 2 Purchase 043000092437678 Web ID: 9049037972	-19.13	-265.41
09/25	Brigit.Com Membership PPD ID: 1823136030	-9.99	-275.40
09/25	Flexshopper 2 Purchase 043000092464412 Web ID: 9049037972	-5.28	-280.68
09/25	Insufficient Funds Fee For A \$179.08 Item - Details: Awl 8778607171 PPD ID: 1000226442	-34.00	-314.68
09/25	Insufficient Funds Fee For A \$166.46 Item - Details: Vbsbison Green 8776708891 Plm225995 Web ID: 18029454	-34.00	-348.68
09/25	Insufficient Funds Fee For A \$75.00 Item - Details: Cashnet 2 D000004089 88116312 Web ID: Rep-Enova	-34.00	-382.68
09/28	Stash Transfer Mariah Ybarra Web ID: 7001000101	10.00	-372.68
09/28	Card Purchase 09/24 San Carlos Animal Hospi San Diego CA Card 4353	-148.05	-520.73
09/28	Card Purchase 09/25 Sharp Rees-Stealy Medic 8584992400 CA Card 4353	-60.00	-580.73
09/28	Insufficient Funds Fee For A \$148.05 Card Purchase - Details: 0924San Carlos Animal Hospi San Diego CA 04347697080544353 05	-34.00	-614.73
09/28	Insufficient Funds Fee For A \$60.00 Card Purchase - Details: 0925Sharp Rees-Stealy Medic 8584992400 CA04347697080544353 01	-34.00	-648.73
09/29	Stash Capital (S ACH 20200928085614 Web ID: 3561673990	-1.07	-649.80
09/29	Stash Capital (S ACH 20200928099115 Web ID: 3561673990	-1.06	-650.86
09/29	Stash Capital (S ACH 20200928348530 Web ID: 3561673990	-1.05	-651.91
09/30	Payment Received 09/30 Cash App*Cash Out Visa Direct CA Card 4353	24.62	-627.29
09/30	Stash Capital (S ACH PPD ID: 3561673990	16.76	-610.53
09/30	Recurring Card Purchase 09/29 24 Hour Fitness USA,   800-4326348 CA Card 4353	-41.99	-652.52
09/30	Insufficient Funds Fee For A \$41.99 Recurring Card Purchase - Details: 092924 Hour Fitness USA,   800-4326348 CA04347697080544353 00	-34.00	-686.52
10/01	Online Transfer From Sav ...8137 Transaction#: 10382179360	4.00	-682.52
10/02	Creditninja Dep Advance PPD ID: 1364881418	255.00	-427.52
10/02	Square Inc * Cash App T200290839169 CCD ID: 8800429876	60.00	-367.52
10/02	Payment Received 10/02 Cash App*Cash Out Visa Direct CA Card 4353	49.25	-318.27
10/02	Flexshopper 2 Purchase 043000092130562 Web ID: 9049037972	-19.13	-337.40
10/02	Flexshopper 2 Purchase 043000092114576 Web ID: 9049037972	-5.28	-342.68
10/02	Insufficient Funds Fee For A \$19.13 Item - Details: Flexshopper 2 Purchase 043000092130562 Web ID: 9049037972	-34.00	-376.68
10/02	Insufficient Funds Fee For A \$5.28 Item - Details: Flexshopper 2 Purchase 043000092114576 Web ID: 9049037972	-34.00	-410.68
10/05	Quickpay With Zelle Payment From Wirth, Juanita Baceba04A041	600.00	189.32
10/05	Card Purchase 10/03 Gfw*3Gldscr.Com 855-506-9175 De Card 4353	-1.00	188.32
10/05	Online Transfer To Sav ...8137 Transaction#: 10311777312	-10.00	178.32
10/05	Global Ghllc.Com Depositrn PPD ID: 1200781415	-173.26	5.06
10/06	Payment Received 10/06 Moneyllion, Inc. Moneyl Visa Direct WI Card 4353	50.00	55.06
10/06	Online Transfer From Sav ...8137 Transaction#: 10414972688	10.00	65.06



September 10, 2020 through October 08, 2020

Account Number: **000000861739121**

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	PPD ID: 3561673990	AMOUNT	BALANCE
10/07	Stash Capital (S ACH)		<b>2.19</b>	67.25
10/07	Card Purchase With Pin 10/07 7-Eleven San Diego CA Card 4353		-1.89	65.36
10/08	Card Purchase With Pin 10/08 Albertsons #2785 San Diego CA Card 4353		-3.49	61.87
<b>Ending Balance</b>				<b>\$61.87</b>

**OVERDRAFT AND RETURNED ITEM FEE SUMMARY**

	Total for <u>This Period</u>	Total <u>Year-to-date</u>
Total Overdraft Fees *	\$272.00	\$510.00
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:

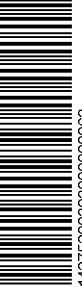
- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

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



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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 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](https://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.