



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

September 23, 2020 through October 22, 2020

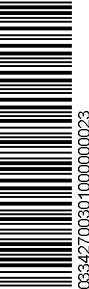
Account Number: **000000685370816**

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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MICAH SAVAGE
 3460 W SHAW AVE # 228
 FRESNO CA 93711-3216



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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.



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CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$48.47
Deposits and Additions	2,191.31
ATM & Debit Card Withdrawals	-2,098.19
Electronic Withdrawals	-128.99
Fees	-143.50
Ending Balance	-\$130.90

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$48.47
09/23	Card Purchase 09/22 Sq *Peachy King Frozen Fresno CA Card 5392	-9.92	38.55
09/25	Rsb LLC Direct Dep PPD ID: 9111111101	344.39	382.94
09/25	Card Purchase 09/23 Burger King #9560 Fresno CA Card 5392	-8.63	374.31
09/25	Card Purchase 09/25 Google *Nekki G.CO/Helpay# CA Card 5392	-4.99	369.32
09/25	ATM Withdrawal 09/25 4848 E Kings Canyon Rd Fresno CA Card 5392	-300.00	69.32
09/25	Recurring Card Purchase 09/24 Hlu*Hulu 17471766831 Hulu.Com/Bill CA Card 5392	-5.99	63.33
09/28	Card Purchase 09/25 Shell Oil 57440535607 Fresno CA Card 5392	-3.88	59.45
09/28	Card Purchase 09/25 Google*Loudly Gmbh Internet CA Card 5392	-6.99	52.46
09/28	Card Purchase 09/25 Sally Beauty #0695 Fresco CA Card 5392	-3.55	48.91
09/28	Card Purchase 09/25 Kfc D670021 Fresno CA Card 5392	-11.87	37.04
09/28	Card Purchase 09/27 USA*Silco Vending Fresno CA Card 5392	-3.00	34.04
09/28	Recurring Card Purchase 09/25 Google*Loudly Gmbh Internet CA Card 5392	-4.99	29.05
09/29	\$200 For New Checking	200.00	229.05
09/30	Non-Chase ATM Withdraw 09/30 2508 W Shaw Ave Fresno CA Card 5392	-103.00	126.05
09/30	Non-Chase ATM Fee-With	-2.50	123.55
10/01	Card Purchase 09/30 lcm*Instantcheckmate.C 866-4905980 CA Card 5392	-13.41	110.14
10/01	Card Purchase 09/30 lcm*Instantcheckmate.C 866-4905980 CA Card 5392	-2.99	107.15
10/01	Card Purchase 10/01 Google* Habby Pte Ltd 650-2530000 CA Card 5392	-4.99	102.16
10/01	Card Purchase 10/01 Lyft *Ride Thu 6Am 8552800278 CA Card 5392	-20.18	81.98
10/01	ATM Withdrawal 10/01 4848 E Kings Canyon Rd Fresno CA Card 5392	-60.00	21.98
10/02	Rsb LLC Direct Dep PPD ID: 9111111101	344.39	366.37
10/02	Payment Received 10/02 Cash App*Cash Out Visa Direct CA Card 5392	4.91	371.28
10/02	Card Purchase 10/01 Google *Ea Mobile G.CO/Helpay# CA Card 5392	-9.99	361.29
10/02	Non-Chase ATM Withdraw 10/02 4940 Kings Canyon Rd Fresno CA Card 5392	-123.00	238.29
10/02	Non-Chase ATM Fee-With	-2.50	235.79
10/05	Card Purchase 10/02 Google*Habby Pte Ltd Internet CA Card 5392	-20.99	214.80
10/05	Card Purchase 10/02 Google*Activision Internet CA Card 5392	-24.99	189.81
10/05	Card Purchase 10/02 Menchies 382 Winepress Fresno CA Card 5392	-4.38	185.43
10/05	Card Purchase 10/05 Sq *Foster?S Donut Fresno CA Card 5392	-9.15	176.28

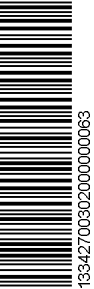


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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/05	Recurring Card Purchase 10/02 Google* Activision 650-2530000 CA Card 5392	-24.99	151.29
10/07	Payment Received 10/07 Earnin-Activehours Visa Direct CA Card 5392	0.01	151.30
10/07	Payment Sent 10/06 Cash App*Tyressa Bl 8774174551 CA Card 5392	-110.00	41.30
10/08	Payment Received 10/08 Cash App*Cash Out Visa Direct CA Card 5392	29.55	70.85
10/08	Card Purchase 10/06 8386 Planet Fitness Fresno CA Card 5392	-8.31	62.54
10/08	Card Purchase With Pin 10/08 Handi Stop Mini Mart Fresno CA Card 5392	-4.27	58.27
10/08	Payment Sent 10/08 Cash App*Tyressa Bl 8774174551 CA Card 5392	-20.00	38.27
10/09	Rsb LLC Direct Dep PPD ID: 9111111101	344.38	382.65
10/09	Payment Received 10/09 Earnin-Activehours Visa Direct CA Card 5392	100.00	482.65
10/09	Payment Sent 10/08 Cash App*Tyressa Bl 8774174551 CA Card 5392	-20.00	462.65
10/09	Card Purchase With Pin 10/09 Handi Stop Mini Mart Fresno CA Card 5392	-9.57	453.08
10/09	Non-Chase ATM Withdraw 10/09 2450 N Brawley Ave Fresno CA Card 5392	-283.00	170.08
10/09	Card Purchase With Pin 10/09 Dollar Tr 3780 W Shiel Fresno CA Card 5392	-3.16	166.92
10/09	Non-Chase ATM Fee-With	-2.50	164.42
10/13	Payment Received 10/12 Curo Financial Visa Direct KS Card 5392	255.00	419.42
10/13	Payment Received 10/11 Klover App Boost Visa Direct IL Card 5392	15.00	434.42
10/13	Card Purchase 10/08 8386 Planet Fitness Fresno CA Card 5392	-10.00	424.42
10/13	Card Purchase 10/08 Burger King #9560 Fresno CA Card 5392	-3.24	421.18
10/13	Card Purchase 10/09 Shell Oil 57440535607 Fresno CA Card 5392	-13.13	408.05
10/13	Payment Sent 10/09 Cash App*Tiara Vaug 8774174551 CA Card 5392	-20.00	388.05
10/13	Payment Sent 10/09 Cash App*Jasmine Ho 8774174551 CA Card 5392	-6.00	382.05
10/13	ATM Withdrawal 10/11 796 E Shaw Ave Fresno CA Card 5392	-120.00	262.05
10/13	Card Purchase With Pin 10/11 Chevron/Sdm Blessed IN Fresno CA Card 5392	-3.73	258.32
10/13	Payment Sent 10/12 Cash App*Micah Sava 8774174551 CA Card 5392	-145.00	113.32
10/13	Payment Sent 10/12 Cash App*Micah Sava 8774174551 CA Card 5392	-50.00	63.32
10/14	Card Purchase 10/13 Shell Oil 57440535607 Fresno CA Card 5392	-6.43	56.89
10/15	Card Purchase 10/15 Google *Activision G.CO/Helppay# CA Card 5392	-49.99	6.90
10/15	Returned Item Fee For An Unpaid \$192.85 Item - Details: Spotloan Debit PPD ID: 1800827294	-34.00	-27.10
10/16	Rsb LLC Direct Dep PPD ID: 9111111101	356.27	329.17
10/16	Payment Received 10/16 Earnin-Activehours Visa Direct CA Card 5392	100.00	429.17
10/16	Payment Received 10/16 Moneylion, Inc. New York NY Card 5392	25.00	454.17
10/16	Card Purchase 10/16 Klover App Boost Chicago CA Card 5392	-18.64	435.53
10/16	Earnin Active Paymentret 198953723 Web ID: 7842124784	-106.00	329.53
10/19	Payment Received 10/17 Cash App*Cash Out Visa Direct CA Card 5392	49.25	378.78
10/19	Payment Received 10/18 Cash App*Cash Out Visa Direct CA Card 5392	23.16	401.94
10/19	Payment Sent 10/16 Cash App*Tiara Vaug 8774174551 CA Card 5392	-50.00	351.94
10/19	Payment Sent 10/16 Cash App*Tyressa Bl 8774174551 CA Card 5392	-145.00	206.94



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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/19	Payment Sent 10/16 Cash App*Tyressa Bl 8774174551 CA Card 5392	-100.00	106.94
10/19	Payment Sent 10/16 Cash App*Tyressa Bl 8774174551 CA Card 5392	-4.00	102.94
10/19	Card Purchase 10/17 Domino's 7863 Fresno CA Card 5392	-39.38	63.56
10/19	Payment Sent 10/18 Cash App*Tyressa Bl 8774174551 CA Card 5392	-30.00	33.56
10/19	Card Purchase With Pin 10/18 Dollar Ge 3707 W Shiel Fresno CA Card 5392	-9.07	24.49
10/19	Payment Sent 10/18 Cash App*Tyressa Bl 8774174551 CA Card 5392	-18.00	6.49
10/19	Planet Fit Club Fees PPD ID: 1710602737	-22.99	-16.50
10/19	Recurring Card Purchase 10/18 Google*Cbs Mobile App Internet CA Card 5392	-6.41	-22.91
10/19	Recurring Card Purchase 10/19 Hlu*Hulu 17471766880 Hulu.Com/Bill CA Card 5392	-5.99	-28.90
10/19	Insufficient Funds Fee For A \$22.99 Item - Details: Planet Fit Club Fees PPD ID: 1710602737	-34.00	-62.90
10/19	Insufficient Funds Fee For A \$5.99 Recurring Card Purchase - Details: 1019Hlu*Hulu 17471766880 Hulu.Com/Bill CA04833160219665392 00	-34.00	-96.90
10/20	Returned Item Fee For An Unpaid \$300.00 Item - Details: Dollar Financial EDI Pymnts PPD ID: 3132997911	-34.00	-130.90
Ending Balance			-\$130.90

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 \$1,991.31. 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 -\$130.90)
- **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 \$106.31)

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$68.00	\$68.00
Total Returned Item Fees	\$68.00	\$68.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees



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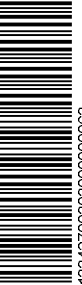
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-personal accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about 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 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.
- 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.