



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

September 23, 2020 through October 22, 2020

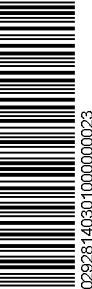
Account Number: **000000619241885**

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**

00292814 DRE 703 219 29720 NNNNNNNNNN 1 000000000 15 0000

MICHAELAH ADAMS
 18259 BIG BEAR DR
 LATHROP CA 95330-8287



002928140301000000023

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 23, 2020 through October 22, 2020

Account Number: 000000619241885

CHECKING SUMMARY

Chase Total Checking

| | AMOUNT |
|------------------------------|-----------------|
| Beginning Balance | \$786.58 |
| Deposits and Additions | 4,098.29 |
| ATM & Debit Card Withdrawals | -2,658.99 |
| Electronic Withdrawals | -1,822.54 |
| Fees | -5.00 |
| Ending Balance | \$398.34 |

TRANSACTION DETAIL

| DATE | DESCRIPTION | AMOUNT | BALANCE |
|-------|---|---------------|-----------------|
| | Beginning Balance | | \$786.58 |
| 09/23 | Card Purchase With Pin 09/23 Dd's Discounts #5007 Oakland CA Card 9220 | -128.86 | 657.72 |
| 09/23 | Card Purchase With Pin 09/23 L & T Liquor Oakland CA Card 9220 | -13.00 | 644.72 |
| 09/23 | Card Purchase With Pin 09/23 Fast Gas & Shop Oakland CA Card 9220 | -30.50 | 614.22 |
| 09/24 | Card Purchase 09/24 Nike US Stores San Leandro CA Card 9220 | -115.31 | 498.91 |
| 09/24 | Card Purchase 09/23 Panda Express #771 San Leandro CA Card 9220 | -39.13 | 459.78 |
| 09/24 | Payment Sent 09/23 Cash App*Kayla Adam 8774174551 CA Card 9220 | -110.00 | 349.78 |
| 09/24 | Card Purchase With Pin 09/24 Dd's Discounts #5007 Oakland CA Card 9220 | -17.54 | 332.24 |
| 09/24 | Card Purchase With Pin 09/24 Wal-Mart Wal-Mart Sto San Leandro CA Card 9220 | -103.58 | 228.66 |
| 09/25 | Payment Received 09/25 Earnin-Activehours Visa Direct CA Card 9220 | 100.00 | 328.66 |
| 09/25 | Payment Received 09/25 Earnin-Activehours Visa Direct CA Card 9220 | 100.00 | 428.66 |
| 09/25 | Payment Sent 09/24 Cash App*Kayla Adam 8774174551 CA Card 9220 | -110.00 | 318.66 |
| 09/28 | ATM Check Deposit 09/27 15318 S Harlan Rd Lathrop CA Card 9220 | 296.42 | 615.08 |
| 09/28 | Card Purchase 09/24 Mcdonald's F23467 510-532-0345 CA Card 9220 | -13.75 | 601.33 |
| 09/28 | Payment Sent 09/26 Apple Cash 1Infinielloop CA Card 9220 | -35.00 | 566.33 |
| 09/28 | Card Purchase 09/26 Uber Trip Help.Uber.Com CA Card 9220 | -8.31 | 558.02 |
| 09/28 | Card Purchase 09/26 Mcdonald's F8195 Lathrop CA Card 9220 | -2.38 | 555.64 |
| 09/28 | Quickpay With Zelle Payment To Moms Jpm442237788 | -150.00 | 405.64 |
| 09/28 | Petal Card Inc 2Cbc09261 CCD ID: 7811417454 | -100.00 | 305.64 |
| 09/28 | Subscription Acorns 565061 Web ID: 9000142694 | -1.00 | 304.64 |
| 09/29 | Card Purchase 09/27 Mcdonald's F8195 Lathrop CA Card 9220 | -1.36 | 303.28 |
| 09/29 | Card Purchase 09/27 Mcdonald's F8195 Lathrop CA Card 9220 | -2.38 | 300.90 |
| 09/29 | Card Purchase 09/29 Uber Trip Help.Uber.Com CA Card 9220 | -11.26 | 289.64 |
| 09/30 | Card Purchase 09/28 Mcdonald's F8195 Lathrop CA Card 9220 | -1.36 | 288.28 |
| 09/30 | ATM Withdrawal 09/30 15318 S Harlan Rd Lathrop CA Card 9220 | -60.00 | 228.28 |
| 10/02 | Payment Received 10/02 Dave Inc Visa Direct CA Card 9220 | 75.00 | 303.28 |
| 10/02 | Card Purchase 09/30 Mcdonald's F8195 Lathrop CA Card 9220 | -1.09 | 302.19 |
| 10/02 | Card Purchase 10/01 San Joaquin Rtd 2094676692 CA Card 9220 | -8.50 | 293.69 |
| 10/02 | Card Purchase 10/01 Panda Express #3104 P Olo.Com CA Card 9220 | -12.23 | 281.46 |
| 10/02 | Payment Sent 10/01 Cash App*Kayla Adam 8774174551 CA Card 9220 | -12.00 | 269.46 |
| 10/02 | Recurring Card Purchase 10/02 Sprint *Wireless 800-639-6111 KS Card 9220 | -73.00 | 196.46 |
| 10/05 | Payment Sent 10/02 Apple Cash 1Infinielloop CA Card 9220 | -50.00 | 146.46 |

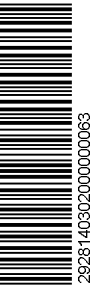


September 23, 2020 through October 22, 2020

Account Number: **000000619241885**

TRANSACTION DETAIL (continued)

| DATE | DESCRIPTION | AMOUNT | BALANCE |
|-------|--|---------------|----------|
| 10/05 | Card Purchase 10/02 San Joaquin Rtd 2094676692 CA Card 9220 | -4.00 | 142.46 |
| 10/05 | Card Purchase 10/03 Mcdonald's F8195 Lathrop CA Card 9220 | -3.14 | 139.32 |
| 10/05 | Card Purchase 10/04 Uber Trip Help.Uber.Com CA Card 9220 | -15.95 | 123.37 |
| 10/07 | M3G I, Lp Payroll PPD ID: 1455108692 | 776.02 | 899.39 |
| 10/07 | Online Transfer From Sav ...8019 Transaction#: 10425807985 | 624.04 | 1,523.43 |
| 10/07 | Payment Received 10/07 Earnin-Activehours Visa Direct CA Card 9220 | 100.00 | 1,623.43 |
| 10/07 | Online Transfer From Sav ...8019 Transaction#: 10423209513 | 54.00 | 1,677.43 |
| 10/07 | Card Purchase 10/06 Target 00023473 Lathrop CA Card 9220 | -13.61 | 1,663.82 |
| 10/07 | Card Purchase 10/06 Afterpay 855-2896014 De Card 9220 | -13.25 | 1,650.57 |
| 10/07 | Card Purchase 10/07 Dave Inc Los Angeles CA Card 9220 | -87.49 | 1,563.08 |
| 10/07 | Online Transfer To Sav ...8019 Transaction#: 10234784995 | -50.00 | 1,513.08 |
| 10/07 | 10/07 Online Transfer To Sav ...8019 Transaction#: 10422006177 | -631.04 | 882.04 |
| 10/07 | ATM Withdrawal 10/07 15318 S Harlan Rd Lathrop CA Card 9220 | -610.00 | 272.04 |
| 10/07 | Earnin Active Paymentret 195154135 Web ID: 7842124784 | -102.00 | 170.04 |
| 10/07 | Earnin Active Paymentret 195300740 Web ID: 7842124784 | -102.00 | 68.04 |
| 10/08 | Payment Received 10/08 Earnin-Activehours Visa Direct CA Card 9220 | 100.00 | 168.04 |
| 10/08 | Card Purchase 10/07 San Joaquin Rtd 2094676692 CA Card 9220 | -4.00 | 164.04 |
| 10/08 | Card Purchase 10/08 Dave Inc Los Angeles CA Card 9220 | -1.00 | 163.04 |
| 10/08 | Capital One Mobile Pmt 028139800188467 Web ID: 9279744980 | -50.00 | 113.04 |
| 10/09 | ATM Cash Deposit 10/09 15318 S Harlan Rd Lathrop CA Card 9220 | 750.00 | 863.04 |
| 10/09 | Payment Received 10/09 Earnin-Activehours Visa Direct CA Card 9220 | 100.00 | 963.04 |
| 10/09 | Card Purchase 10/09 Uber Trip Help.Uber.Com CA Card 9220 | -27.86 | 935.18 |
| 10/09 | 10/09 Online Transfer To Sav ...8019 Transaction#: 10438836488 | -300.00 | 635.18 |
| 10/13 | Payment Received 10/13 Dave Inc Visa Direct CA Card 9220 | 75.00 | 710.18 |
| 10/13 | Payment Received 10/11 Apple Cash Visa Direct CA Card 9220 | 4.75 | 714.93 |
| 10/13 | Card Purchase 10/09 San Joaquin Rtd 2094676692 CA Card 9220 | -4.00 | 710.93 |
| 10/13 | Card Purchase 10/10 Uber Trip Help.Uber.Com CA Card 9220 | -17.38 | 693.55 |
| 10/13 | Card Purchase 10/10 Afterpay 855-2896014 De Card 9220 | -13.25 | 680.30 |
| 10/13 | Payment Sent 10/12 Apple Cash 1Infinetloop CA Card 9220 | -10.00 | 670.30 |
| 10/13 | Card Purchase 10/12 Uber Trip Help.Uber.Com CA Card 9220 | -12.61 | 657.69 |
| 10/13 | Card Purchase 10/11 Mcdonald's F8195 Lathrop CA Card 9220 | -4.67 | 653.02 |
| 10/13 | Card Purchase 10/11 Mcdonald's F8195 Lathrop CA Card 9220 | -1.97 | 651.05 |
| 10/13 | Card Purchase 10/12 Uber Trip Help.Uber.Com CA Card 9220 | -15.91 | 635.14 |
| 10/13 | Card Purchase 10/12 Aliexpress 408-7855580 CA Card 9220 | -24.18 | 610.96 |
| 10/13 | Card Purchase 10/12 Aliexpress 408-7855580 CA Card 9220 | -19.39 | 591.57 |
| 10/13 | Card Purchase 10/12 San Joaquin Rtd 2094676692 CA Card 9220 | -4.00 | 587.57 |
| 10/13 | Card Purchase 10/13 Uber Trip Help.Uber.Com CA Card 9220 | -29.40 | 558.17 |
| 10/13 | Card Purchase With Pin 10/13 Ebony Beauty Supply Stockton CA Card 9220 | -66.95 | 491.22 |
| 10/13 | Non-Chase ATM Withdraw 10/13 8004 West Lane Stockton CA Card 9220 | -63.00 | 428.22 |
| 10/13 | Non-Chase ATM Withdraw 10/13 8004 West Lane Stockton CA Card 9220 | -43.00 | 385.22 |
| 10/13 | Non-Chase ATM Fee-With | -2.50 | 382.72 |
| 10/13 | Non-Chase ATM Fee-With | -2.50 | 380.22 |
| 10/14 | Card Purchase 10/12 Mcdonald's F8195 Lathrop CA Card 9220 | -9.77 | 370.45 |
| 10/14 | Card Purchase 10/13 San Joaquin Rtd 2094676692 CA Card 9220 | -8.50 | 361.95 |
| 10/14 | Card Purchase 10/13 Lyft *Ride Tue 11 Am Lyft.Com CA Card 9220 | -13.98 | 347.97 |
| 10/15 | Quickpay With Zelle Payment From Fisher, Kaylaann Bace7D5641D1 | 10.00 | 357.97 |
| 10/15 | Card Purchase 10/14 Lyft *Ride Tue 12Pm Lyft.Com CA Card 9220 | -27.54 | 330.43 |
| 10/15 | Card Purchase 10/15 Apple.Com/Bill 866-712-7753 CA Card 9220 | -3.98 | 326.45 |
| 10/15 | Card Purchase 10/14 San Joaquin Rtd 2094676692 CA Card 9220 | -4.00 | 322.45 |





September 23, 2020 through October 22, 2020

Account Number: **000000619241885****TRANSACTION DETAIL** (continued)

| DATE | DESCRIPTION | AMOUNT | BALANCE |
|-----------------------|---|---------------|-----------------|
| 10/15 | Recurring Card Purchase 10/14 Amazon Prime*2T3Vb9F Amzn.Com/Bill WA Card 9220 | -14.13 | 308.32 |
| 10/16 | Card Purchase 10/14 Mcdonald's F8195 Lathrop CA Card 9220 | -3.80 | 304.52 |
| 10/16 | Card Purchase 10/16 Lyft *Ride Wed 6Pm Lyft.Com CA Card 9220 | -8.62 | 295.90 |
| 10/16 | Quickpay With Zelle Payment To Kayla Jpm453653716 | -7.00 | 288.90 |
| 10/16 | Quickpay With Zelle Payment To Kayla Jpm453669394 | -25.00 | 263.90 |
| 10/19 | Card Purchase 10/16 Amzn Mktp US*2T4R13C Amzn.Com/Bill WA Card 9220 | -28.91 | 234.99 |
| 10/19 | Card Purchase 10/17 Amzn Mktp US*2T6Aw14 Amzn.Com/Bill WA Card 9220 | -9.23 | 225.76 |
| 10/19 | Card Purchase 10/19 Uber * Pending 800-5928996 CA Card 9220 | -17.80 | 207.96 |
| 10/19 | Card Purchase 10/19 Uber Trip Help.Uber.Com CA Card 9220 | -12.56 | 195.40 |
| 10/19 | Card Purchase 10/18 Target 00023473 Lathrop CA Card 9220 | -34.45 | 160.95 |
| 10/20 | Card Purchase Return 10/20 Amzn Mktp US Amzn.Com/Bill WA Card 9220 | 21.60 | 182.55 |
| 10/20 | Real Time Transfer Recd From Aba/021000021 From: Paypal Ref: 20102017349705858 Info: lid: 20201020021000021P1Brijpm00530024538 Recd: 13:29:34 Trn: 0607971294Ru | 4.25 | 186.80 |
| 10/20 | Card Purchase 10/18 Mcdonald's F8195 Lathrop CA Card 9220 | -2.71 | 184.09 |
| 10/20 | Card Purchase 10/19 San Joaquin Rtd 2094676692 CA Card 9220 | -4.00 | 180.09 |
| 10/20 | Card Purchase 10/20 Uber Trip Help.Uber.Com CA Card 9220 | -12.58 | 167.51 |
| 10/20 | ATM Withdrawal 10/20 15318 S Harlan Rd Lathrop CA Card 9220 | -110.00 | 57.51 |
| 10/21 | Online Transfer From Sav ...8019 Transaction#: 10497458537 | 80.08 | 137.59 |
| 10/21 | Card Purchase 10/20 San Joaquin Rtd 2094676692 CA Card 9220 | -4.00 | 133.59 |
| 10/21 | Card Purchase 10/20 Amzn Mktp US*2T4Rf61 Amzn.Com/Bill WA Card 9220 | -5.43 | 128.16 |
| 10/21 | Recurring Card Purchase 10/20 Apple.Com/Bill 866-712-7753 CA Card 9220 | -4.99 | 123.17 |
| 10/22 | M3G I, Lp Payroll PPD ID: 1455108692 | 827.13 | 950.30 |
| 10/22 | Card Purchase 10/20 Mcdonald's F8195 Lathrop CA Card 9220 | -0.15 | 950.15 |
| 10/22 | Card Purchase 10/22 Amzn Mktp US*2T6Zw9M Amzn.Com/Bill WA Card 9220 | -15.21 | 934.94 |
| 10/22 | Card Purchase 10/22 Amzn Mktp US*2T9Ep3P Amzn.Com/Bill WA Card 9220 | -12.83 | 922.11 |
| 10/22 | Card Purchase 10/21 San Joaquin Rtd 2094676692 CA Card 9220 | -4.00 | 918.11 |
| 10/22 | Card Purchase 10/22 Uber Trip Help.Uber.Com CA Card 9220 | -8.04 | 910.07 |
| 10/22 | Card Purchase 10/22 Dave Inc Los Angeles CA Card 9220 | -70.00 | 840.07 |
| 10/22 | Card Purchase 10/22 Dave Inc Los Angeles CA Card 9220 | -17.49 | 822.58 |
| 10/22 | Card Purchase With Pin 10/22 Target T- 16858 Golden Lathrop CA Card 9220 | -119.74 | 702.84 |
| 10/22 | Earnin Active Paymentret 198354457 Web ID: 7842124784 | -101.50 | 601.34 |
| 10/22 | Earnin Active Paymentret 198568618 Web ID: 7842124784 | -101.50 | 499.84 |
| 10/22 | Earnin Active Paymentret 199008012 Web ID: 7842124784 | -101.50 | 398.34 |
| Ending Balance | | | \$398.34 |



September 23, 2020 through October 22, 2020

Account Number: 000000619241885

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 \$3,000.92. 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 \$57.51)
- **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 \$440.96)

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

| | Total for <u>This Period</u> | Total <u>Year-to-date</u> |
|--------------------------|---------------------------------|------------------------------|
| Total Overdraft Fees * | \$.00 | \$34.00 |
| 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



12928140303000000063

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.