



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

September 24, 2020 through October 23, 2020

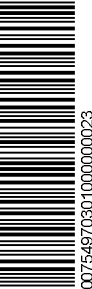
Primary Account: **00000502399527**

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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SHENISE L DRAKE
16732 TRAPET AVE
HAZEL CREST IL 60429-1316



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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.

CONSOLIDATED BALANCE SUMMARY

ASSETS

Checking & Savings	ACCOUNT	BEGINNING BALANCE THIS PERIOD	ENDING BALANCE THIS PERIOD
Chase Total Checking	00000502399527	\$12,189.53	\$0.00
Chase Total Checking	00000661872082	0.00	14,000.00
Total		\$12,189.53	\$14,000.00



September 24, 2020 through October 23, 2020

Primary Account: 00000502399527

CONSOLIDATED BALANCE SUMMARY (continued)

TOTAL ASSETS \$12,189.53 \$14,000.00

CHASE TOTAL CHECKING

SHENISE L DRAKE

Account Number: 00000502399527

CHECKING SUMMARY

	AMOUNT
Beginning Balance	\$12,189.53
Deposits and Additions	7,109.67
ATM & Debit Card Withdrawals	-3,400.33
Electronic Withdrawals	-352.00
Other Withdrawals	-15,516.87
Fees	-30.00
Ending Balance	\$0.00

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$12,189.53
09/24	Payment Sent 09/23 Apple Cash 1Infineteloo CA Card 1526	-20.00	12,169.53
09/24	Card Purchase 09/24 Comcast Chicago 800-266-2278 IL Card 1526	-162.79	12,006.74
09/25	Card Purchase 09/24 Frg*Nbastore.Com 866-746-7622 FL Card 1526	-138.10	11,868.64
09/25	Quickpay With Zelle Payment To Brittany Bellamy My Kids Tutor Jpm441346227	-125.00	11,743.64
09/25	Card Purchase With Pin 09/25 Shoppers World Mattes Matteson IL Card 1526	-190.15	11,553.49
09/28	Card Purchase 09/25 Paypal *Avinashagra 4029357733 Card 1526	-160.00	11,393.49
09/28	Card Purchase 09/26 Comm Ed Resi Pmt 800-334-7661 IL Card 1526	-148.84	11,244.65
09/28	Card Purchase 09/25 Ctychgo Parkng Tick 312-744-7275 IL Card 1526	-14.69	11,229.96
09/28	Card Purchase 09/25 Ctychgo* Servicefee 312-744-7275 IL Card 1526	-1.00	11,228.96
09/28	Card Purchase With Pin 09/28 Wal-Mart Super Center Crestwood IL Card 1526	-25.54	11,203.42
09/29	Card Purchase 09/28 Nicor Gas Bill 866-383-1846 GA Card 1526	-45.73	11,157.69
09/29	Card Purchase 09/28 Hollywdcasino Htl Jolie Joliet IL Card 1526	-263.50	10,894.19
09/29	Card Purchase With Pin 09/29 Wal-Mart Super Center Crestwood IL Card 1526	-23.03	10,871.16
09/30	Card Purchase 09/29 Premier Bankcard 605-3573440 SD Card 1526	-95.00	10,776.16
09/30	Recurring Card Purchase 09/30 Geico *Auto 800-841-3000 DC Card 1526	-31.74	10,744.42
10/01	Card Purchase 09/29 Total Card Inc Sioux Falls SD Card 1526	-95.00	10,649.42
10/01	Card Purchase With Pin 10/01 Wal-Mart #3601 Crestwood IL Card 1526	-31.06	10,618.36
10/05	Card Purchase 10/02 Paypal *Avinashagra 4029357733 Card 1526	-160.00	10,458.36

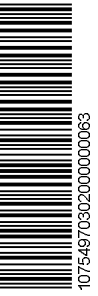


September 24, 2020 through October 23, 2020

Primary Account: 00000502399527

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/05	Card Purchase 10/03 Delta Sonic Cw 1823-01 Crestwood IL Card 1526	-23.38	10,434.98
10/05	Card Purchase 10/03 Delta Sonic Cw 1823-01 Crestwood IL Card 1526	-19.99	10,414.99
10/05	Quickpay With Zelle Payment To Ramzi Haddad My Landlord 10412156017	-92.00	10,322.99
10/06	PA-Crestwd-0105 Payroll PPD ID: 1453916224	1,254.35	11,577.34
10/06	Quickpay With Zelle Payment To Quianna Cna From Work Jpm447910252	-50.00	11,527.34
10/08	Card Purchase 10/06 Paypal *Avinashagra 4029357733 Card 1526	-80.00	11,447.34
10/13	Card Purchase 10/10 Wu Chrysler Capital 855-563-5635 TX Card 1526	-595.36	10,851.98
10/13	Card Purchase 10/10 Paypal *Avinashagra 4029357733 Card 1526	-160.00	10,691.98
10/13	Card Purchase 10/11 Progressive Leasing 877-898-1970 UT Card 1526	-52.06	10,639.92
10/13	Card Purchase 10/12 Siuc Nurse Aide Train Http:Siu.Edu IL Card 1526	-75.00	10,564.92
10/13	Quickpay With Zelle Payment To Uncle Kenny 10449630707	-10.00	10,554.92
10/13	Recurring Card Purchase 10/11 Vzwr1ss*Bill Pay Vn 800-922-0204 FL Card 1526	-456.94	10,097.98
10/14	Aiu Refund Refund PPD ID: 9982100001	529.00	10,626.98
10/15	Card Purchase 10/15 Boost Mobile 866-402-7366 CO Card 1526	-80.00	10,546.98
10/16	Vbs Firstloan 8883402911 PPD ID: 18035410	975.00	11,521.98
10/16	Evergreen Servic 8663282556 PPD ID: 9000226424	400.00	11,921.98
10/16	Quickpay With Zelle Payment To Brittany Bellamy My Kids Tutor Jpm454209294	-75.00	11,846.98
10/19	Reversal: Wu Chrysler Capital 855-563-5635 TX 10/10 Claimid: 1745808 23450001 1 0/13/2020	585.13	12,432.11
10/19	Reversal: Vzwr1ss*Bill Pay Vn 800-922-0204 FL 10/11 Claimid: 8445854 06370001 1 0/13/2020	452.44	12,884.55
10/19	Vbs Ubi Cash 8443505700 PPD ID: 18028407	400.00	13,284.55
10/19	Freedom Cash Len 8774835805 PPD ID: 9383876216	400.00	13,684.55
10/19	Card Purchase 10/17 Eggmans Restaurant Alsip IL Card 1526	-40.44	13,644.11
10/19	Card Purchase 10/18 Paypal *Website 4029357733 Card 1526	-58.98	13,585.13
10/19	Card Purchase With Pin 10/18 Wm Superc Wal-Mart Sup Crestwood IL Card 1526	-152.01	13,433.12
10/20	PA-Crestwd-0105 Payroll PPD ID: 1453916224	1,120.00	14,553.12
10/20	Stop Payment Fee	-30.00	14,523.12
10/21	Reversal: Wu Chrysler Capital 855-563-5635 TX 08/28 Claimid: 0545514 94470001 0 8/28/2020	993.75	15,516.87
10/22	Balance Transfer Debit	-15,516.87	0.00
Ending Balance			\$0.00





September 24, 2020 through October 23, 2020

Primary Account: **000000502399527**

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 \$6,670.38. 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 \$3,068.89)
- **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 \$40,275.84)

CHASE TOTAL CHECKING

SHENISE L DRAKE

Account Number: 000000661872082

CHECKING SUMMARY

	AMOUNT
Beginning Balance as of 05/23/19	\$0.00
Deposits and Additions	15,516.87
Other Withdrawals	-1,516.87
Ending Balance	\$14,000.00

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$0.00
10/22	Balance Transfer Credit	15,516.87	15,516.87
10/22	10/22 Withdrawal	-1,516.87	14,000.00
	Ending Balance		\$14,000.00

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 \$6,670.38. 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 \$14,000.00)
- **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 \$15,150.09)



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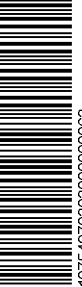
IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-personal accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about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