



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

September 17, 2020 through October 16, 2020

Account Number: 000000686986156

**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

00351842 DRE 703 219 29120 NNNNNNNNNN 1 00000000 11 0000

JEANMARIE WHITNER  
 39126 DUNBAR ST  
 PALMDALE CA 93551-4927



03518420201000000022

**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](http://chase.com/overdraft) or call us at the number on your statement. We accept operator relay calls.

**CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>\$25.00</b>
Deposits and Additions	2,268.85
ATM & Debit Card Withdrawals	-1,994.77
Electronic Withdrawals	-243.00
<b>Ending Balance</b>	<b>\$56.08</b>

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$25.00</b>
09/23	Online Transfer From Chk ...7299 Transaction#: 10341365430	<b>175.00</b>	200.00
09/24	Card Purchase W/Cash 09/24 Trader Joe's # 185 Palmdale CA Card 6877 Purchase \$24.73 Cash Back \$30.00	-54.73	145.27
09/24	Card Purchase With Pin 09/24 Bedbath&Beyond# 39421 Palmdale CA Card 6877	-40.00	105.27
09/24	Card Purchase With Pin 09/24 Bedbath&Beyond# 39421 Palmdale CA Card 6877	-82.46	22.81
09/25	Merastar Insuran Direct Dep PPD ID: 9111111101	<b>293.85</b>	316.66
09/25	Card Purchase With Pin 09/25 Wal-Mart #1660 Palmdale CA Card 6877	-40.29	276.37
09/25	09/25 Online Transfer To Chk ...7299 Transaction#: 10353447249	-57.00	219.37
09/28	ATM Cash Deposit 09/26 1261 W Rancho Vista Blvd Palmdale CA Card 6877	<b>100.00</b>	319.37



September 17, 2020 through October 16, 2020

Account Number: 000000686986156

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/28	Card Purchase 09/25 Shell Oil 57442732608 Palmdale CA Card 6877	-17.56	301.81
09/28	Card Purchase 09/25 Shell Oil 57442732608 Palmdale CA Card 6877	-1.81	300.00
09/28	Card Purchase 09/25 Sq *6 Day Weight Loss 877-417-4551 CA Card 6877	-90.00	210.00
09/28	Card Purchase With Pin 09/25 Wal-Mart #1660 Palmdale CA Card 6877	-36.72	173.28
09/28	Card Purchase 09/25 Chili's Antelope Valley Palmdale CA Card 6877	-7.65	165.63
09/28	Card Purchase With Pin 09/26 Bedbath&Beyond# 39421 Palmdale CA Card 6877	-103.79	61.84
09/28	Card Purchase With Pin 09/27 Wal-Mart Super Center Palmdale CA Card 6877	-30.43	31.41
09/28	Card Purchase With Pin 09/27 Wal-Mart #1660 Palmdale CA Card 6877	-2.79	28.62
09/28	Card Purchase With Pin 09/28 Wal-Mart Super Center Palmdale CA Card 6877	-6.09	22.53
09/29	\$200 For New Checking	<b>200.00</b>	222.53
09/29	Card Purchase 09/28 Shell Oil 57442732608 Palmdale CA Card 6877	-15.94	206.59
09/29	09/29 Online Transfer To Chk ...7299 Transaction#: 10370191455	-6.00	200.59
09/29	Card Purchase With Pin 09/29 Target T- 39440 10th S Palmdale CA Card 6877	-28.40	172.19
09/30	Card Purchase 09/29 Cafe Rio Palmdale Palmdale CA Card 6877	-16.03	156.16
09/30	Card Purchase With Pin 09/30 Wm Superc Wal-Mart Sup Palmdale CA Card 6877	-10.20	145.96
10/01	Card Purchase With Pin 10/01 Canyon Country U Canyon Countr CA Card 6877	-12.64	133.32
10/01	10/01 Online Transfer To Chk ...7299 Transaction#: 10388897898	-87.00	46.32
10/02	Card Purchase 10/01 Sq *Delishus Bakery & Los Angeles CA Card 6877	-7.94	38.38
10/02	Card Purchase With Pin 10/01 Chevron/Cf United Cvx Canoga Park CA Card 6877	-10.87	27.51
10/02	Card Purchase With Pin 10/01 Target T- 8840 Corbin Northridge CA Card 6877	-20.00	7.51
10/05	Card Purchase With Pin 10/04 Target T- 39440 10th S Palmdale CA Card 6877	-6.32	1.19
10/06	ATM Check Deposit 10/06 1261 W Rancho Vista Blvd Palmdale CA Card 6877	<b>1,500.00</b>	1,501.19
10/06	Card Purchase 10/05 Shell Oil 57442732608 Palmdale CA Card 6877	-1.10	1,500.09
10/08	10/08 Online Transfer To Chk ...7299 Transaction#: 10431463331	-25.00	1,475.09
10/09	Card Purchase With Pin 10/09 Wal-Mart #1660 Palmdale CA Card 6877	-85.50	1,389.59
10/09	Card Purchase With Pin 10/09 Wm Superc Wal-Mart Sup Palmdale CA Card 6877	-77.65	1,311.94
10/13	Card Purchase 10/10 Sprint *Wireless 800-639-6111 KS Card 6877	-141.10	1,170.84
10/13	Card Purchase 10/10 DR Hogly Wogly Tyler Te VAN Nuys CA Card 6877	-76.44	1,094.40
10/13	Card Purchase With Pin 10/10 Walgreens Store 5001 W Lancaster CA Card 6877	-40.05	1,054.35
10/13	Card Purchase 10/10 Smart And Final 920 Palmdale CA Card 6877	-5.46	1,048.89
10/13	Card Purchase W/Cash 10/10 Wal-Mart Wal-Mart Sup Palmdale CA Card 6877 Purchase \$17.63 Cash Back \$20.00	-37.63	1,011.26
10/13	Card Purchase With Pin 10/11 Wm Superc Wal-Mart Sup Palmdale CA Card 6877	-87.86	923.40
10/13	Card Purchase With Pin 10/11 Wm Superc Wal-Mart Sup Palmdale CA Card 6877	-8.83	914.57
10/13	Card Purchase With Pin 10/11 Wal-Mart #1660 Palmdale CA Card 6877	-27.33	887.24
10/13	Card Purchase With Pin 10/11 Wm Superc Wal-Mart Sup Palmdale CA Card 6877	-57.97	829.27

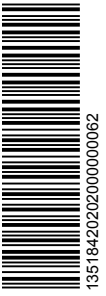


September 17, 2020 through October 16, 2020

Account Number: 000000686986156

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/13	Card Purchase 10/12 Ameci Pizza Kitchen -PA Palmdale CA Card 6877	-13.13	816.14
10/13	Card Purchase With Pin 10/12 Wal-Mart Super Center Palmdale CA Card 6877	-44.86	771.28
10/13	Card Purchase W/Cash 10/12 Target T- 39440 10th S Palmdale CA Card 6877 Purchase \$37.15 Cash Back \$40.00	-77.15	694.13
10/14	Card Purchase 10/13 Shell Oil 57442732608 Palmdale CA Card 6877	-27.87	666.26
10/14	10/14 Online Transfer To Chk ...7299 Transaction#: 10460306966	-68.00	598.26
10/14	Card Purchase With Pin 10/14 Aspire Medical Weigh Canyon Countr CA Card 6877	-120.00	478.26
10/14	Card Purchase With Pin 10/14 The 97 Cent Stores I Santa Clarita CA Card 6877	-30.62	447.64
10/14	Card Purchase With Pin 10/14 7-Eleven Canyon Countr CA Card 6877	-9.74	437.90
10/15	Card Purchase 10/13 Ingolstadt West Canoga Park CA Card 6877	-200.00	237.90
10/15	Card Purchase With Pin 10/14 Wal-Mart Super Center Palmdale CA Card 6877	-83.49	154.41
10/16	Card Purchase W/Cash 10/16 Wm Superc Wal-Mart Sup Palmdale CA Card 6877 Purchase \$58.33 Cash Back \$40.00	-98.33	56.08
<b>Ending Balance</b>			<b>\$56.08</b>



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 \$293.85. 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 \$1.19)
- **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 \$415.87)

**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 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 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.