



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

September 18, 2020 through October 19, 2020

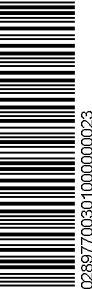
Account Number: **000000588820982**

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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RICHARD O THOMAS
867 N LAMB BLVD SPC 120
LAS VEGAS NV 89110-2325



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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	\$1,746.51
Deposits and Additions	70.00
Checks Paid	-104.85
ATM & Debit Card Withdrawals	-790.58
Electronic Withdrawals	-900.00
Other Withdrawals	-0.30
Fees	-8.00
Ending Balance	\$12.78

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
103	09/18	\$23.78
104 ^	09/22	25.00
105	09/24	25.00
107 *	09/22	26.07
108 ^	09/21	5.00
Total Checks Paid		\$104.85

If you see a check description in the Transaction Detail section, it means your check has already been converted for electronic payment. Because of this, we're not able to return the check to you or show you an image on Chase.com.

* All of your recent checks may not be on this statement, either because they haven't cleared yet or they were listed on one of your previous statements.

^ An image of this check may be available for you to view on Chase.com.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$1,746.51
09/18	Card Purchase 09/17 R P*Lawenfund 800-2403750 FL Card 9722	-40.00	1,706.51
09/18	09/18 Online Transfer To Sav ...9022 Transaction#: 10314836363	-900.00	806.51
09/18	Card Purchase With Pin 09/18 Family Dollar # Las Vegas NV Card 9722	-45.99	760.52
09/18	Check # 0103 Publisher Clear ACH Arc ID: 5111730276	-23.78	736.74
09/21	Card Purchase Return 09/19 Paypal *Wish 402-935-7733 CA Card 9722	5.00	741.74
09/21	Card Purchase 09/19 Paypal *Sportsmansg 402-935-7733 MN Card 9722	-62.20	679.54
09/21	Card Purchase 09/20 Paypal *Readers 402-935-7733 IN Card 9722	-24.82	654.72
09/21	Card Purchase 09/20 Paypal *Ebay US 402-935-7733 CA Card 9722	-23.83	630.89
09/21	Check # 108	-5.00	625.89
09/22	Card Purchase 09/22 Paypal *Hdspecops 402-935-7733 NJ Card 9722	-27.07	598.82
09/22	Card Purchase W/Cash 09/22 Cvs/Pharm 03172--4391 Las Vegas NV Card 9722 Purchase \$30.24 Cash Back \$10.00	-40.24	558.58
09/22	Check # 104	-25.00	533.58
09/22	Check # 0107 Publisher Clear ACH Arc ID: 5111730276	-26.07	507.51
09/23	Card Purchase 09/22 Lw-Hb 888-2015567 FL Card 9722	-272.00	235.51
09/23	Card Purchase 09/23 Paypal *Walmart Com 402-935-7733 CA Card 9722	-21.62	213.89
09/24	Check # 105 Aarp Foundation Arc Arc ID: 3520794300	-25.00	188.89

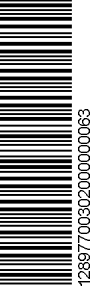


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TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/24	Recurring Card Purchase 09/24 Paypal *Op Smile 402-935-7733 VA Card 9722	-20.00	168.89
09/28	Card Purchase With Pin 09/26 Family Dollar # Las Vegas NV Card 9722	-16.57	152.32
09/28	Card Purchase 09/27 Pp*67528743 402-935-7733 CA Card 9722	-5.06	147.26
09/29	09/29 Withdrawal	-0.30	146.96
09/29	Card Purchase With Pin 09/29 Walgreens Store 4470 E Las Vegas NV Card 9722	-1.00	145.96
09/29	Official Checks Charge	-8.00	137.96
09/30	Card Purchase 09/30 Rtc Transit-Vegas 702-228-7433 NV Card 9722	-5.00	132.96
09/30	Card Purchase With Pin 09/30 Family Dollar # Las Vegas NV Card 9722	-10.00	122.96
10/01	Card Purchase 10/01 Optumrx 800-562-6223 CA Card 9722	-3.60	119.36
10/05	Card Purchase 10/01 0496 Planet Fitness Las Vegas NV Card 9722	-2.00	117.36
10/05	Card Purchase With Pin 10/03 Family Dollar # Las Vegas NV Card 9722	-11.88	105.48
10/07	Card Purchase 10/07 Paypal *Wish 402-935-7733 CA Card 9722	-23.10	82.38
10/07	Card Purchase 10/07 Paypal *Yizeguojidi E 402-935-7733 CA Card 9722	-4.40	77.98
10/09	Recurring Card Purchase 10/09 Experian* Credit Repor 479-3436237 CA Card 9722	-9.99	67.99
10/13	ATM Cash Deposit 10/13 520 N Nellis Blvd Las Vegas NV Card 9722	40.00	107.99
10/13	Card Purchase 10/10 Paypal *Yizeguojidi E 402-935-7733 CA Card 9722	-4.62	103.37
10/13	Card Purchase 10/11 Paypal *Etsy 402-935-7733 NY Card 9722	-1.78	101.59
10/13	Card Purchase 10/12 Paypal *Gazelle Ebay 402-935-7733 CA Card 9722	-54.18	47.41
10/13	Card Purchase With Pin 10/13 Wm Superc Wal-Mart Sto Las Vegas NV Card 9722	-8.93	38.48
10/14	Card Purchase 10/14 Rtc Transit-Vegas 702-228-7433 NV Card 9722	-5.00	33.48
10/15	Recurring Card Purchase 10/14 Paypal *Am Greeting A 402-935-7733 OH Card 9722	-4.99	28.49
10/16	Card Purchase With Pin 10/16 Walgreens Store 4470 E Las Vegas NV Card 9722	-6.16	22.33
10/19	ATM Cash Deposit 10/17 520 N Nellis Blvd Las Vegas NV Card 9722	25.00	47.33
10/19	Card Purchase 10/17 Paypal *Walmart Com 402-935-7733 CA Card 9722	-12.82	34.51
10/19	Card Purchase 10/17 Rtc Transit-Vegas 702-228-7433 NV Card 9722	-5.00	29.51
10/19	Card Purchase 10/18 Paypal *Walmart Com 402-935-7733 CA Card 9722	-16.73	12.78
Ending Balance			\$12.78



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 \$2,171.00. 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 \$28.49)
- **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 \$550.04)



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OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	<u>Total for This Period</u>	<u>Total 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



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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:

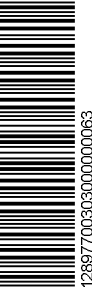
- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of \$102.

- **We waive fees for some account types:**

- For Chase 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.





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