



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

September 25, 2020 through October 26, 2020

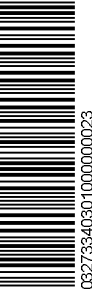
Account Number: **000000600351255**

**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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TINA ARMSTRONG  
 501 E LAKE MEAD PKWY APT 914  
 HENDERSON NV 89015-6407



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**Good news — We’re including more deposit options to help meet monthly service fee waiver requirements for Chase Total<sup>®</sup> Checking, Chase College Checking<sup>SM</sup>, and Chase Checking<sup>SM</sup> 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<sup>®</sup> or Mastercard<sup>®</sup> 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](https://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 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](https://chase.com/overdraft) or call us at the number on your statement. We accept operator relay calls.



September 25, 2020 through October 26, 2020

Account Number: 00000600351255

**CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
<b>Beginning Balance</b>	<b>-\$134.41</b>
Deposits and Additions	829.78
Checks Paid	-68.48
ATM & Debit Card Withdrawals	-474.55
Electronic Withdrawals	-382.48
Fees	-456.50
<b>Ending Balance</b>	<b>-\$686.64</b>

**CHECKS PAID**

CHECK NUMBER	DATE PAID	AMOUNT
1202 ^	10/13	\$10.00
3115083 * ^	09/28	29.24
3138857 * ^	10/13	29.24
<b>Total Checks Paid</b>		<b>\$68.48</b>

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
	<b>Beginning Balance</b>		<b>-\$134.41</b>
09/25	Remote Online Deposit 1	<b>526.81</b>	392.40
09/25	Quickpay With Zelle Payment To Donna Ice 3 10351298278	-50.00	342.40
09/25	Quickpay With Zelle Payment To Jackie A. 10351304057	-164.00	178.40
09/25	Quickpay With Zelle Payment To Patricia M Armstrong 10351354938	-30.00	148.40
09/25	Non-Chase ATM Withdraw 09/25 1301 W Sunset Road, Henderson NV Card 6474	-83.99	64.41
09/25	Non-Chase ATM Fee-With	-2.50	61.91
09/28	Card Purchase Return 09/26 Wal-Mart #2050 Henderson NV Card 6474	<b>2.00</b>	63.91
09/28	Card Purchase 09/25 Bnk of George-Wil Hil 855-558-0043 NV Card 6474	-20.60	43.31
09/28	Card Purchase 09/25 Apple.Com/Bill 866-712-7753 CA Card 6474	-9.97	33.34
09/28	Card Purchase With Pin 09/26 Wal-Mart #2050 Henderson NV Card 6474	-4.97	28.37
09/28	Card Purchase With Pin 09/26 Wal-Mart #2050 Henderson NV Card 6474	-2.00	26.37
09/28	Card Purchase With Pin 09/27 Wal-Mart #2050 Henderson NV Card 6474	-8.10	18.27
09/28	Check # 3115083	-29.24	-10.97
09/28	Cash 1-419 7029786174 PPD ID: 90000A1967	-62.76	-73.73
09/28	Geico Retry Pymt PPD ID: 3530075853	-13.54	-87.27
09/28	Recurring Card Purchase 09/26 Apple.Com/Bill 866-712-7753 CA Card 6474	-0.99	-88.26
09/28	Insufficient Funds Fee For Check #3115083 IN The Amount of \$29.24	-34.00	-122.26
09/28	Insufficient Funds Fee For A \$62.76 Item - Details: Cash 1-419 7029786174 PPD ID: 90000A1967	-34.00	-156.26
09/28	Insufficient Funds Fee For A \$13.54 Item - Details: Geico Retry Pymt PPD ID: 3530075853	-34.00	-190.26
09/29	Returned Item Fee For An Unpaid \$200.00 Item - Details: Genesisfs Card 8669469545 000001235462875 Web ID: 4522190781	-34.00	-224.26



September 25, 2020 through October 26, 2020

Account Number: **00000600351255**

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/02	Card Purchase 10/02 Apple.Com/Bill 866-712-7753 CA Card 6474	-4.97	-229.23
10/05	ATM Cash Deposit 10/05 220 W Lake Mead Pkwy Henderson NV Card 6474	<b>300.00</b>	70.77
10/05	Card Purchase With Pin 10/03 Wm Superc Wal-Mart Sup Henderson NV Card 6474	-12.87	57.90
10/06	Claim Reversal: Walmart.Com AZ 800-966-6546 AR 09/08 Claimid: 7 94574517480 001	-119.03	-61.13
10/06	Card Purchase 10/05 Amzn Mktp US*Mk2MI50 Amzn.Com/Bill WA Card 6474	-4.02	-65.15
10/07	Card Purchase 10/06 Aaron's Ezpay Www.Aarons.CO GA Card 6474	-75.85	-141.00
10/07	Card Purchase 10/06 Aaron's Ezpay Www.Aarons.CO GA Card 6474	-9.99	-150.99
10/07	Card Purchase 10/07 Apple.Com/Bill 866-712-7753 CA Card 6474	-6.96	-157.95
10/07	Card Purchase W/Cash 10/07 Wal-Mart #2050 Henderson NV Card 6474 Purchase \$1.68 Cash Back \$40.00	-41.68	-199.63
10/07	Insufficient Funds Fee For A \$75.85 Card Purchase - Details: 1006Aaron's Ezpay Www.Aarons.CO GA 04347697078816474 01	-34.00	-233.63
10/07	Insufficient Funds Fee For A \$9.99 Card Purchase - Details: 1006Aaron's Ezpay Www.Aarons.CO GA 04347697078816474 01	-34.00	-267.63
10/07	Insufficient Funds Fee For A \$6.96 Card Purchase - Details: 1007Apple.Com/Bill 866-712-7753 CA 04347697078816474 00	-34.00	-301.63
10/08	Card Purchase 10/07 Walmart.Com At 800-966-6546 AR Card 6474	-2.13	-303.76
10/13	Card Purchase Return 10/10 Walmart.Com 800-966-6546 AR Card 6474	<b>0.97</b>	-302.79
10/13	Card Purchase With Pin 10/10 Wal-Mart Super Center Henderson NV Card 6474	-20.44	-323.23
10/13	Card Purchase With Pin 10/11 Wm Superc Wal-Mart Sup Henderson NV Card 6474	-4.20	-327.43
10/13	Card Purchase With Pin 10/11 Wm Superc Wal-Mart Sup Henderson NV Card 6474	-4.36	-331.79
10/13	Card Purchase With Pin 10/11 Wm Superc Wal-Mart Sup Henderson NV Card 6474	-4.60	-336.39
10/13	Card Purchase With Pin 10/11 Wal-Mart Super Center Henderson NV Card 6474	-4.26	-340.65
10/13	Card Purchase With Pin 10/11 Wm Superc Wal-Mart Sup Henderson NV Card 6474	-4.15	-344.80
10/13	Card Purchase 10/12 Apple.Com/Bill 866-712-7753 CA Card 6474	-4.99	-349.79
10/13	Check # 1202	-10.00	-359.79
10/13	Check # 3138857	-29.24	-389.03
10/13	Cash 1-419 7029786174 PPD ID: 90000A1967	-62.18	-451.21
10/13	Insufficient Funds Fee For A \$20.44 Card Purchase With Pin - Details: 1010Wal-Mart Super Center Henderson NV 04347697078816474 05	-34.00	-485.21
10/13	Insufficient Funds Fee For Check #1202 IN The Amount of \$10.00	-34.00	-519.21
10/13	Insufficient Funds Fee For Check #3138857 IN The Amount of \$29.24	-34.00	-553.21
10/14	Card Purchase With Pin 10/14 Wal-Mart Super Center Henderson NV Card 6474	-4.44	-557.65
10/15	Recurring Card Purchase 10/15 Spotify USA 877-7781161 NY Card 6474	-14.99	-572.64
10/15	Insufficient Funds Fee For A \$14.99 Recurring Card Purchase - Details: 1015Spotify USA 877-7781161 NY 04347697078816474 00976	-34.00	-606.64



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September 25, 2020 through October 26, 2020

Account Number: **000000600351255**

**TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/26	Returned Item Fee For An Unpaid Check #3161060 IN The Amount of \$29.24	-34.00	-640.64
10/26	Returned Item Fee For An Unpaid Check #3161419 IN The Amount of \$33.11	-34.00	-674.64
10/26	Monthly Service Fee	-12.00	-686.64
<b>Ending Balance</b>			<b>-\$686.64</b>

**WANT TO AVOID PAYING A MONTHLY SERVICE FEE ON YOUR CHECKING ACCOUNT?**

A Monthly Service Fee was 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.**  
(You did not have an electronic deposit this statement period)
- **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 -\$606.64)
- **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 -\$347.21)

*Talk to a banker about transferring your balances to Chase today!*

**Stop in today and explore all Chase has to offer.**

**OVERDRAFT AND RETURNED ITEM FEE SUMMARY**

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$340.00	\$1,904.00
Total Returned Item Fees	\$102.00	\$340.00

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

**Total Refunds for Overdraft or Returned Item Fees Identified above:** \$ .00 \$374.00



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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 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.