



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

September 25, 2020 through October 26, 2020

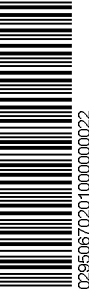
Account Number: **000000562373511**

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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SAM KAO PHAN
 660 WEST FIELD RD UNIT 281432
 SAN FRANCISCO CA 94128-9003



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 25, 2020 through October 26, 2020

Account Number: **000000562373511****CHECKING SUMMARY**

Chase Total Checking

	AMOUNT
Beginning Balance	\$4.24
Deposits and Additions	4,630.00
ATM & Debit Card Withdrawals	-3,978.75
Electronic Withdrawals	-649.24
Fees	-5.00
Ending Balance	\$1.25

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$4.24
10/01	United Airlines Dir Dep PPD ID: 2742099724	500.00	504.24
10/01	ATM Withdrawal 10/01 201 Rohnert Park Expy Rohnert Park CA Card 6406	-500.00	4.24
10/05	Quickpay With Zelle Payment To Sam Kao Jpm446649576	-4.24	0.00
10/16	ATM Cash Deposit 10/16 201 Rohnert Park Expy Rohnert Park CA Card 6406	100.00	100.00
10/16	United Airlines Dir Dep PPD ID: 2742099724	1,000.00	1,100.00
10/16	Quickpay With Zelle Payment From Phan, Sam Bac910C6Eb88	1,000.00	2,100.00
10/16	ATM Withdrawal 10/16 201 Rohnert Park Expy Rohnert Park CA Card 6406	-1,000.00	1,100.00
10/16	Card Purchase With Pin 10/16 Evi*Graton Resor Rohnert Park CA Card 6406	-960.75	139.25
10/19	Quickpay With Zelle Payment From Phan, Sam Bac59E868F57	540.00	679.25
10/19	Quickpay With Zelle Payment From Phan, Sam Bac78F59Ce00	490.00	1,169.25
10/19	Non-Chase ATM Withdraw 10/18 630 Park Court Rohnert Park CA Card 6406	-505.00	664.25
10/19	Quickpay With Zelle Payment To Sam Kao Jpm455495657	-480.00	184.25
10/19	Non-Chase ATM Fee-With	-2.50	181.75
10/20	Card Purchase 10/20 Hotel Reservations/Gr Rohnert Park CA Card 6406	-13.00	168.75
10/21	Quickpay With Zelle Payment To Tony Luu Jpm456904607	-70.00	98.75
10/22	Quickpay With Zelle Payment From Phan, Sam Bac639Ebf001	1,000.00	1,098.75
10/22	Quickpay With Zelle Payment To Sam Kao Jpm457258354	-70.00	1,028.75
10/22	ATM Withdrawal 10/22 1200 El Camino Real San Bruno CA Card 6406	-800.00	228.75
10/22	ATM Withdrawal 10/22 1200 El Camino Real San Bruno CA Card 6406	-100.00	128.75
10/23	Quickpay With Zelle Payment To Sam Kao Jpm458275292	-25.00	103.75
10/26	Non-Chase ATM Withdraw 10/24 14455 Highway 16 Brooks CA Card 6406	-100.00	3.75
10/26	Non-Chase ATM Fee-With	-2.50	1.25
	Ending Balance		\$1.25

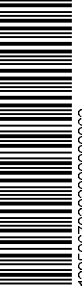


September 25, 2020 through October 26, 2020

Account Number: **000000562373511**

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 \$1,500.00. 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 \$0.00)
- **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 \$42.30)



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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	\$68.00
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.